

RELEVANT HITS

Dear Examiner Colbert:

Attached are the search results for application 09/781,310 "VINTAGE MATURATION ANALYTICS FOR PREDICTING BEHAVIOR AND PROJECTING CASH FLOW FOR CUSTOMER COMMUNITIES AND THEIR RESPONSES TO ECONOMIC, COMPETITIVE, OR MANAGEMENT CHANGES."

This document contains the relevant hits and the entire search (the relevant hits are highlighted in yellow).

If you use Microsoft Word's "FIND" function (Ctrl+F) on the ^ character (shift 6) it will take you to the relevant hits.

If you have any questions, please don't hesitate to call, or e-mail.

Sincerely,

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COMPLETE SEARCH

~ Patent Literature Abstracts

[File 350] Derwent WPIX 1963-2008/UD=200860

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[File 347] JAPIO Dec 1976-2007/Dec(Updated 080328)

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Set	Items	Description
S1	194530	S (PREDICT??? OR FORECAST??? OR MODEL??? OR MODELL??? OR STRESS()TEST??? OR ANALYSIS OR ANALYZ??? OR PROJECT??? OR FUTURE) (10N) (BEHAVIOR? ? OR IMPACT??? OR PERFORMANCE OR PERFORM??? OR EFFECT??? OR FACTOR? ? OR REACTION? ? OR REACT??? OR RESPOND??? OR RESPONSE? ? OR CONDITION? ? OR VARIABLE? ?)
S2	200	S S1 (10N) (LOAN? ? OR CREDIT OR DEBT? ? OR LINE? ? (1W) CREDIT OR LEASE? ?)
S3	131	S (MATURATION OR AGE OR MATUR??? OR VINTAGE OR DECOMPOS???) (5N) (LOAN? ? OR CREDIT OR DEBT? ? OR LINE? ? (1W) CREDIT OR LEASE? ? OR COMPONENT? ?)
S4	1790	S (EXOGENOUS OR OUTSIDE OR EXTERNAL?? OR COMPETITIVE) (5N) (IMPACT? ? OR EFFECT? ? OR INFLUENCE? ? OR ISSUE? ? OR FACTOR? ? OR SHOCK? ? OR VARIABLE? ? OR CONDITION? ? OR CHANG???)
S5	1459	S SEASON OR SEASONS OR SEASONAL OR SEASONALITY OR TIME(1W)YEAR OR TIME()SERIES OR CALENDAR()YEAR
S6	1170	S (MANAGEMENT?? OR MANAGERIAL OR EXECUTIVE? ? OR CEO OR DIRECTOR? ? OR BUSINESS) (5N) (HISTORICAL OR HISTORY OR DECISION? ? OR ACTION? ? OR POLICY OR POLICIES OR RESPONSE? ? OR RESPOND??? OR REACT??? OR REACTION? ? OR CHANG???)
S7	590	S (ECONOMIC OR MACROECONOMIC) (5N) (IMPACT? ? OR EFFECT? ? OR INFLUENCE? ? OR ISSUE? ? OR FACTOR? ? OR SHOCK? ? OR VARIABLE? ? OR CONDITION? ? OR ENVIRONMENT OR SITUATION? ? OR INDICATOR? ? OR DATA OR OUTLOOK OR ACTIVITY OR EVENT? ? OR CHANGE? ?) OR ECONOMY
S8	2446	S MARKETING OR ADS OR ADVERTISING? ? OR ADVERT? ? OR AD OR ADVERTISEMENT? ?
S9	4129	S DEMOGRAPH? OR POPULATION()BASED OR AGE OR SEX OR ECONOMIC()STATUS OR EDUCATION OR INCOME OR EMPLOYMENT OR TREND? ? OR MARKET()RESEARCH OR SEGMENTATION
S10	3507	S ATTRITION OR UTILIZATION OR FEES OR DELINQUENCY OR WRITE()OFF OR PREPAYMENT OR DELINQUENC??? OR LOSSES OR DOLLARS OR CASH OR REVENUE OR CREDIT() (LOSS OR RISK)

S11 3304 S NON()LINEAR DYNAMICS OR DECOMPOS? OR ALGORITHMS
 S12 23966 S (PREDICT??? OR FORECAST??? OR MODEL??? OR MODELL??? OR BEHAVIOR?? OR INTELLIGENT OR PROJECT??? OR STATISTIC???) (3N) (SOFTWARE OR VIRTUAL OR SYSTEM OR SYSTEMS OR PROGRAM OR PROGRAMS OR APPLICATION OR APPLICATIONS OR APP OR APPS OR PLATFORM? ? OR MODULE OR MODULES OR PACKAGE OR PACKAGES OR ROUTINE? ? OR SOLUTION? ?)
 S13 357 S AU=(BREEDEN, J? OR BREEDEN J? OR BREEDEN (1N) (J OR JOSEPH OR JOE) OR FRANKLIN, R? OR FRANKLIN R? OR FRANKLIN (1N) R OR FRANKLIN, D? OR FRANKLIN D? OR FRANKLIN (1N) (D OR DAVID) OR GIANCOLA, A? OR GIANCOLA A? OR GIANCOLA (1N) (A OR ANTHONY OR T OR TONY))
 S14 1552790 S IC=(G06Q OR G06F)
 S15 200 S S1 AND S2
 S16 3 S S15 AND S3
 S17 2 S S15 AND S4
 S18 2 S S17 NOT S16
 S19 1 S S15 AND S5
 S20 1 S S19 NOT (S16 OR S18)
 S21 7 S S15 AND S6
 S22 7 S S21 NOT (S16 OR S18 OR S20)
 S23 7 S S15 AND S7
 S24 20 S S15 AND S8
 S25 29 S S15 AND S9
 S26 21 S S25 AND (S10 OR S11 OR S12)
 S27 46 S S23 OR S24 OR S25 OR S26
 S28 44 S S27 AND S14
 S29 11 S S28 NOT AY>2000
 S30 42 S S13 AND S14
 S31 5 S S30 AND (PORTFOLIO? ? OR LOAN? ? OR CREDIT OR DEBT? ? OR LINE? ? (1W) CREDIT OR LEASE? ? OR LENDING)

16/5/2 (Item 2 from file: 350) [Links](#)Fulltext available through: [Order](#) [File](#) [History](#)

Derwent WPIX

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0013875059 & & Drawing available

WPI Acc no: 2004-053821/200405

XRPX Acc No: N2004-043425

Credit performance evaluating method for loan portfolio, involves creating portfolio vintages from loans based on their ages, determining delinquency rates of each vintage to determine equivalent base rate

Patent Assignee: FREEMAN C (FREE-I); JP MORGAN CHASE BANK (JPMO-N); MORGAN CHASE BANK J P (MORG-N); XUE X (XUEX-I)

Inventor: FREEMAN C; FREEMAN C J; XUE X

Patent Family (4 patents, 102 & countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 2003107135	A2	20031224	WO 2003US18936	A	20030617	200405	B
US 20040030629	A1	20040212	US 2002389227	P	20020617	200412	E
			US 2003462773	A	20030617		
AU 2003276410	A1	20031231	AU 2003276410	A	20030617	200451	E
AU 2003276410	A8	20051027	AU 2003276410	A	20030617	200624	E

Priority Applications (no., kind, date): US 2002389227 P 20020617; US 2003462773 A 20030617

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
WO 2003107135	A2	EN	50	7	
National Designated States,Original	AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NI NO NZ OM PG PH PL PT RO RU SC SD SE SG SK SL TJ TM TN TR TT TZ UA UG UZ VC VN YU ZA ZM ZW				
Regional Designated States,Original	AT BE BG CH CY CZ DE DK EA EE ES FI FR GB GH GM GR HU IE IT KE LS LU MC MW MZ NL OA PT RO SD SE SI SK SL SZ TR TZ UG ZM ZW				
US 20040030629	A1	EN			Related to Provisional US 2002389227
AU 2003276410	A1	EN			Based on OPI patent WO 2003107135
AU 2003276410	A8	EN			Based on OPI patent WO 2003107135

Alerting Abstract WO A2

NOVELTY - An age adjustment factor is determined for each proxy vintage by dividing an average delinquency rate of a base vintage by an average delinquency rate of the proxy vintage. Portfolio vintages are created from loans based on their ages and delinquency rates of each vintage are determined. An equivalent base rate is determined for each vintage by multiplying the delinquency rate by the adjustment factor.

DESCRIPTION - An INDEPENDENT CLAIM is also included for a system for evaluating a credit

performance of a portfolio of loan.

USE - Used for evaluating a credit performance of a loan portfolio.

ADVANTAGE - The method increases the reliability, consistency and speed of loan acceptance decision as well as the decisions to purchase and service loans and portfolios.

DESCRIPTION OF DRAWINGS - The drawing shows a process for determining an age adjusted delinquency rate.

Title Terms /Index Terms/Additional Words: CREDIT; PERFORMANCE; EVALUATE; METHOD; LOAN; PORTFOLIO; BASED; AGE; DETERMINE; RATE; EQUIVALENT; BASE

Class Codes

International Patent Classification

IPC	Class Level	Scope	Position	Status	Version Date
G06F-017/00			Main		"Version 7"
G06Q-0040/00	A	I		R	20060101
G06Q-0040/00	C	I		R	20060101

ECLA: G06Q-040/00A, G06Q-040/00C

US Classification, Current Main: 705-03600R; Secondary: 705-038000

US Classification, Issued: 70536, 70538

File Segment: EPI;

DWPI Class: T01

Manual Codes (EPI/S-X): T01-J05A2E; T01-N01A2F

^ 16/5/3 (Item 3 from file: 350) [Links](#)

Fulltext available through: [Order](#) [File History](#)

Derwent WPIX

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0009196632 & & Drawing available

WPI Acc no: 1999-121166/199910

XRPX Acc No: N1999-088369

Process for analyzing and selecting loan portfolios - separating loan portfolios into number of loan vintages and counting bad rate of loans and comparing bad rates of different loan vintages

Patent Assignee: CHASE MANHATTAN BANK (CHAS-N)

Inventor: FREEMAN C J; XUE X

Patent Family (7 patents, 27 & countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 1999003052	A1	19990121	WO 1998US13195	A	19980625	199910	B
AU 199881675	A	19990208	AU 199881675	A	19980625	199924	E
EP 996911	A1	20000503	EP 1998931577	A	19980625	200026	E

			WO 1998US13195	A	19980625		
US 6249775	B1	20010619	US 1997893389	A	19970711	200137	E
JP 2001509626	W	20010724	WO 1998US13195	A	19980625	200147	E
			JP 2000502468	A	19980625		
US 20010029477	A1	20011011	US 1997893389	A	19970711	200162	E
			US 2001862055	A	20010521		
US 7020631	B2	20060328	US 1997893389	A	19970711	200623	E
			US 2001862055	A	20010521		

Priority Applications (no., kind, date): US 1997893389 A 19970711; US 2001862055 A 20010521

Patent Details

Patent Number	Kind	lan	Pgs	Draw	Filing Notes			
WO 1999003052	A1	EN	77	10				
National Designated States,Original	AU BR CA CN JP MX TR							
Regional Designated States,Original	AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE							
AU 199881675	A	EN			Based on OPI patent	WO 1999003052		
EP 996911	A1	EN			PCT Application	WO 1998US13195		
					Based on OPI patent	WO 1999003052		
Regional Designated States,Original	AT BE CH CY DE DK ES FI FR GB GR IE IT LI LU MC NL PT SE							
JP 2001509626	W	JA	59		PCT Application	WO 1998US13195		
					Based on OPI patent	WO 1999003052		
US 20010029477	A1	EN			Division of application	US 1997893389		
					Division of patent	US 6249775		
US 7020631	B2	EN			Division of application	US 1997893389		
					Division of patent	US 6249775		

Alerting Abstract WO A1

The method covers mortgage and closed end loan portfolio management in the form of an analytic tool designed to improve analysis of past and future performance of loan portfolios. The method aggregates loan units into loan vintages. The method compares different vintages to one another in a manner such that the ages of the loans in the different vintages are comparable to one another.

An early warning component of the system predicts delinquency rates expected for a portfolio of loans during a forward looking time window. A matrix link component combines the loan vintage analysis with the early warning component and predicts the default rate of the loan portfolios at a selected future point in time. The results of the analysis are graphically depicted and automatically fed back to provide yes or no decisions regarding investment in various loan portfolios.

ADVANTAGE - The method is easily implemented through use of a general purpose programmable computer.

Title Terms /Index Terms/Additional Words: PROCESS; SELECT; LOAN; PORTFOLIO; SEPARATE; NUMBER; COUNT; BAD; RATE; COMPARE

Class Codes

International Patent Classification

IPC	Class Level	Scope	Position	Status	Version Date
G06F-017/60			Main		"Version 7"
G06F-0017/30	A	I		R	20060101
G06F-0019/00	A	I		R	20060101
G06Q-0040/00	A	I		R	20060101
G06F-0017/30	C	I		R	20060101
G06F-0019/00	C	I		R	20060101
G06Q-0040/00	C	I		R	20060101

ECLA: G06Q-040/00B, G06Q-040/00C

US Classification, Current Main: 705-03600R; Secondary: 705-035000, 705-038000, 705-040000

US Classification, Issued: 70536, 70538, 70536, 70535, 70538, 70540, 70536.R, 70535, 70538, 70540

File Segment: EPI;

DWPI Class: T01

Manual Codes (EPI/S-X): T01-J04; T01-J05A2

^18/5/2 (Item 2 from file: 350) [Links](#)Fulltext available through: [Order File History](#)

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0010479866 & & Drawing available

WPI Acc no: 2001-080044/200109

XRPX Acc No: N2001-060992

Event and default risk add-on calculation method for portfolio of debt and equity instruments in banks, involves computing event and default risk add-on, as quantile of probability distribution of portfolio risk

Patent Assignee: CHASE MANHATTAN BANK (CHAS-N)

Inventor: GOLDBERG M; RESNICK S

Patent Family (2 patents, 87 & countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 2000058887	A2	20001005	WO 2000US6549	A	20000313	200109	B
AU 200037423	A	20001016	AU 200037423	A	20000313	200109	E

Priority Applications (no., kind, date): US 1999282898 A 19990331

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes

WO 2000058887	A2	EN	47	10		
National Designated States,Original	AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZW					
Regional Designated States,Original	AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW					
AU 200037423	A	EN		Based on OPI patent	WO 2000058887	

Alerting Abstract WO A2

NOVELTY - A precision parameter bounding the error of event and default risk add-on, is computed for the portfolio. The probability distribution of discrete random variables are added using the precision parameter to control addition process which results in probability distribution of portfolio risk. The event and default risk add-on are computed as quantile of probability distribution of portfolio risk.

DESCRIPTION - Initially, several non-Gaussian probability distributions of discrete random variables corresponding to the event and default risks of each position contained by the portfolio, over a predetermined time period, are computed. The positions contained by portfolio, are debt instrument positions, equity instrument positions or both.

USE - For calculating event and default risk add-on for portfolio of debt and equity instruments in banks.

ADVANTAGE - Overcomes the computational complexity associated with the numerical procedure used for computing the probability distribution of total portfolio risk, by replacing the direct exact calculation with an original and suitably controlled approximation. Thus, the computation of event and default risk add-on to a reasonable value of desired tolerance, is enabled and necessary computations can be completed within a reasonable time given adequate computer resources.

DESCRIPTION OF DRAWINGS - The figure shows the flow chart explaining the event and default risk add-on calculation method.

Title Terms /Index Terms/Additional Words: EVENT; DEFAULT; RISK; ADD; CALCULATE; METHOD; PORTFOLIO; INSTRUMENT; BANK; COMPUTATION; PROBABILITY; DISTRIBUTE

Class Codes**International Patent Classification**

IPC	Class Level	Scope	Position	Status	Version Date
G06F-017/60			Main		"Version 7"

ECLA: G06Q-040/00D

File Segment: EPI;

DWPI Class: T01

Manual Codes (EPI/S-X): T01-J05A2

[^22/5/4 \(Item 4 from file: 350\) Links](#)
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0011145337 & & Drawing available

WPI Acc no: 2002-082237/200211

XRPX Acc No: N2002-061274

Modeling collection method for collateral based distressed loans, involves incorporating management feedback into expectations of future performance after comparing payments to contractual obligations

Patent Assignee: GEN ELECTRIC CAPITAL CORP (GENE); STARKMAN H C (STAR-I)

Inventor: STARKMAN H C

Patent Family (2 patents, 1 & countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20010032176	A1	20011018	US 1999173903	P	19991229	200211	B
			US 2000751812	A	20001229		
US 7003491	B2	20060221	US 2000751812	A	20001229	200615	E

Priority Applications (no., kind, date): US 1999173903 P 19991229; US 2000751812 A 20001229

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 20010032176	A1	EN	5	5	Related to Provisional	US 1999173903

Alerting Abstract US A1

NOVELTY - The method involves categorizing loans based on prior month's payments and delinquency. The payments are compared to contractual obligations and projections. Management feedback is incorporated into expectations of future performance.

DESCRIPTION - An INDEPENDENT CLAIM is also included for a system for modeling collections of collateral based distressed loans in volatile markets and predicting future monthly cash inflows.

USE - Used for modeling collections for collateral based distressed loans in volatile markets.

ADVANTAGE - Enables forecasting cash flow and income from a collateral based loan portfolio that are particularly useful in volatile markets. Enables perform easy analysis for determining the initial value, cash flow, and income.

DESCRIPTION OF DRAWINGS - The figure shows the block diagram of the re-marketing model.

Title Terms /Index Terms/Additional Words: COLLECT; METHOD; BASED; INCORPORATE; MANAGEMENT; FEEDBACK; EXPECTANCY; FUTURE; PERFORMANCE; AFTER; COMPARE

Class Codes

International Patent Classification

IPC	Class Level	Scope	Position	Status	Version Date

G06F-017/60			Main		"Version 7"
G06F-0017/60	A	I	F	B	20051231

ECLA: G06Q-010/00C, G06Q-040/00A

US Classification, Current Main: 705-038000; Secondary: 705-035000, 705-040000

US Classification, Issued: 70538, 70540, 70538, 3540

File Segment: EPI;

DWPI Class: T01

Manual Codes (EPI/S-X): T01-J05A2E

[^] 22/5/5 (Item 5 from file: 350) [Links](#)Fulltext available through: [Order File History](#)

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0011145333 & & Drawing available

WPI Acc no: 2002-082233/200211

XRPX Acc No: N2002-061270

Loan collection visualization involves generating delinquency moving matrices, and predicting accounts that will roll forward into next classification of delinquency

Patent Assignee: STARKMAN H C (STAR-I); GEN ELECTRIC CAPITAL CORP (GENE)

Inventor: STARKMAN H C

Patent Family (2 patents, 1 & countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20010032158	A1	20011018	US 1999173579	P	19991229	200211	B
			US 2000751892	A	20001229		
US 7277869	B2	20071002	US 2000751892	A	20001229	200765	E

Priority Applications (no., kind, date): US 1999173579 P 19991229; US 2000751892 A 20001229

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 20010032158	A1	EN	9	5	Related to Provisional	US 1999173579

Alerting Abstract US A1

NOVELTY - Delinquency moving matrices are generated. The accounts that will roll forward into the next classification of delinquency are then predicted.

DESCRIPTION - An INDEPENDENT CLAIM is also included for a system for visualizing loan collections.

USE - For forecasting cash flow and income from collateral-based loan portfolio in volatile markets.

ADVANTAGE - Enables use for other types of loans other than automobile-based loans or collateral-based loans.

DESCRIPTION OF DRAWINGS - The figure illustrates a collection model.

Title Terms /Index Terms/Additional Words: LOAN; COLLECT; GENERATE; MOVE; MATRIX; PREDICT; ACCOUNT; ROLL; FORWARD; CLASSIFY

Class Codes

International Patent Classification

IPC	Class Level	Scope	Position	Status	Version Date
G06Q-0040/00	A	I		R	20060101
G06Q-0040/00	C	I		R	20060101

ECLA: G06Q-040/00A

US Classification, Current Main: 705-03600R, 705-038000; Secondary: 705-034000, 705-038000, 705-040000

US Classification, Issued: 70538, 70536, 70538, 3540

File Segment: EPI;

DWPI Class: T01

Manual Codes (EPI/S-X): T01-N01A2F

22/5/7 (Item 7 from file: 350) [Links](#)

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0008510660 & & Drawing available

WPI Acc no: 1998-041581/199804

XRPX Acc No: N1998-033378

Neural net based risk and credit analysis for financial service - involves feeding data from prior service applications to separate processing node of net in group form for feeding to intermediate layer via connections optimised for approval

Patent Assignee: GENERAL ELECTRIC CO (GENE)

Inventor: TOM M D

Patent Family (1 patents, 1 & countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 5696907	A	19971209	US 1995395213	A	19950227	199804	B

Priority Applications (no., kind, date): US 1995395213 A 19950227

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
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US 5696907	A	EN	14	7	
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Alerting Abstract US A

The credit analysis method involves collecting data and status information from previously approved financial service applications (24). The data is fed into an input layer of the neural network. The data is organised into a number of groups at the input layer of the neural network, each of the groups containing variables used to perform risk and credit analysis. The grouped data from each of the groups is classified into ordinal and categorical values. Each of the groups of data from the processing nodes of the input layer are applied to a separate processing node of the intermediate layer of the neural network.

The data from each of the separate processing nodes at the intermediate layer of the neural network is applied to the processing node of the output layer. The weighted connections of the neural network are optimised to an approval criteria that increases approval volume of financial service applications with a minimum loss. Data from a recently filed financial service application is provided (34) to the optimized neural network for evaluation.

ADVANTAGE - separately evaluates numerous different sets of variables. Provides measure of risk with minimal computational overhead. Allows examination of network weights and architecture to infer business directions with minimal increase in loss.

Title Terms /Index Terms/Additional Words: NEURAL; NET; BASED; RISK; CREDIT; ANALYSE; FINANCIAL; SERVICE; FEED; DATA; PRIOR; APPLY; SEPARATE; PROCESS; NODE; GROUP; FORM; INTERMEDIATE; LAYER; CONNECT; OPTIMUM; APPROVE

Class Codes

International Patent Classification

IPC	Class Level	Scope	Position	Status	Version Date
G06F-003/00			Main		"Version 7"

ECLA: G06Q-040/00D

US Classification, Current Main: 705-038000

US Classification, Issued: 395238

File Segment: EPI;

DWPI Class: T01

Manual Codes (EPI/S-X): T01-J05A1; T01-J16C1; T01-J16C2

^29/5/1 (Item 1 from file: 350) [Links](#)

Fulltext available through: [Order File History](#)

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0012734509 & & Drawing available

WPI Acc no: 2002-587083/200263

XRPX Acc No: N2002-465720

Loan management system for bank, calculates loan risk value using hazard model produced

using economic variation coefficient and default balance for individual housing loan

Patent Assignee: SAKURA GINKO KK (SAKU-N)

Inventor: HOSHINO O; SATO T; TAKAMI M

Patent Family (1 patents, 1 & countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
JP 2002197268	A	20020712	JP 2000399483	A	20001227	200263	B

Priority Applications (no., kind, date): JP 2000399483 A 20001227

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
JP 2002197268	A	JA	13	III	

Alerting Abstract JP A

NOVELTY - The claimed number of loans and the money value are stored along with a coefficient indicating the present economic variation. The instantaneous mortality rate for the loan claim, is calculated and an hazard model is produced based on the variation coefficient, using which the default balance amount for every loan and the risk (4) are calculated.

DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

- Loan management method; and
- Computer program product for load management.

USE - For loan e.g. housing loan management in financial institution like bank.

ADVANTAGE - Risk analysis for individual loan is performed efficiently using computer.

DESCRIPTION OF DRAWINGS - The figure shows the block diagram of the loan management system. (Drawing includes non-English language text).

4 Risk

Title Terms /Index Terms/Additional Words: LOAN; MANAGEMENT; SYSTEM; BANK; CALCULATE; RISK; VALUE; HAZARD; MODEL; PRODUCE; ECONOMY; VARIATION; COEFFICIENT; DEFAULT; BALANCE; INDIVIDUAL; HOUSING

Class Codes

International Patent Classification

IPC	Class Level	Scope	Position	Status	Version Date
G06F-017/60			Main		"Version 7"

File Segment: EPI;

DWPI Class: T01

Manual Codes (EPI/S-X): T01-J05A1

29/5/7 (Item 7 from file: 350) [Links](#)
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0010860628 & & Drawing available

WPI Acc no: 2001-479657/200152

XRPX Acc No: N2001-355159

Objective data classification device for used during credit examination, marketing, analyzes clustering result from clustering unit performing clustering of objective data based on received attribute data

Patent Assignee: NEC CORP (NIDE)

Inventor: KITAJIMA N

Patent Family (2 patents, 1 & countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
JP 2001175640	A	20010629	JP 1999359708	A	19991217	200152	B
JP 3636016	B2	20050406	JP 1999359708	A	19991217	200524	E

Priority Applications (no., kind, date): JP 1999359708 A 19991217

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
JP 2001175640	A	JA	12	10		
JP 3636016	B2	JA	14		Previously issued patent	JP 2001175640

Alerting Abstract JP A

NOVELTY - A determination unit (31) determines the number of clusters that correspond to past attribute data stored in memory (21), based on classification ratio of attribute data. A clustering unit (32) receives attribute data and determined cluster number and performs clusterings of objective data, accordingly. An analysis unit (33) analyzes the clustering result output from the clustering unit. **DESCRIPTION** - The optimum number of clusters corresponding to the determined number of clusters, is setup, based on the analysis result of output of clustering unit which performs clustering of objective data. **INDEPENDENT CLAIMS** are also included for the following:

- A. Objective data classification method;
- B. Objective data classification program

USE - For classification of objective data using attribute data such as consumer data, goods data during credit examination in financial institution, etc., marketing, etc., by extracting partial assembly of characteristics data from the data assembly containing two or more kinds of data with differing characteristics.

ADVANTAGE - Enables extracting data area where the data of each class mainly exist or multiple

classes are intermingled, effectively during classification of objective data. Performs classification of objective data with high performance and also enables effective analysis of characteristic of objective data using the data obtained as a result of classification. Enables analysis of objective data to deal with the overlapping of data of different classes, reliably.

DESCRIPTION OF DRAWINGS - The figure shows the components of objective data classification device. (Drawing includes non-English language text).

- 21 Memory
- 31 Determination unit
- 32 Clustering unit
- 33 Analysis unit

Title Terms /Index Terms/Additional Words: OBJECTIVE; DATA; CLASSIFY; DEVICE; CREDIT; EXAMINATION; MARKET; RESULT; UNIT; PERFORMANCE; BASED; RECEIVE; ATTRIBUTE

Class Codes

International Patent Classification

IPC	Class Level	Scope	Position	Status	Version Date
G06F-015/18; G06N-003/00			Main		"Version 7"
G06F-017/00			Secondary		"Version 7"

File Segment: EPI;

DWPI Class: T01

Manual Codes (EPI/S-X): T01-J; T01-J16

29/5/9 (Item 9 from file: 350) [Links](#)

Fulltext available through: [Order File History](#)

Derwent WPIX

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0009922498 & & Drawing available

WPI Acc no: 2000-222698/200019

XRPX Acc No: N2000-166766

Data analysis system for analyzing data file containing data records each containing parameters, for statistical analysis to predict customer or potential customer behavior e.g. credit risk

Patent Assignee: ELECTRONIC DATA SYSTEMS CORP (ELDA-N)

Inventor: SHEPPARD C P

Patent Family (1 patents, 1 & countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 6026397	A	20000215	US 1996651319	A	19960522	200019	B

Priority Applications (no., kind, date): US 1996651319 A 19960522

Patent Details					
Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
US 6026397	A	EN	42	34	

Alerting Abstract US A

NOVELTY - The data analysis system analyses a data file containing a number of customer records. Each record contains a number of customer parameters, and the system processes the records by segmentation, clustering and prediction of future results.

DESCRIPTION - The data analysis system includes an input for receiving a data file and a processor having several functions including a segmentation function for segmenting data records into a number of segments based on parameters of the records. The functions also include a clustering function for clustering records having similar parameters. A prediction function predicts expected future results from parameters in the data records.

An INDEPENDENT CLAIM is included for a method for analyzing a data file containing a number of data records.

USE - Statistical analysis e.g. to predict customer or potential customer behavior e.g. propensity to respond to direct mail or telemarketing, product reference, profitability, credit risk and probability of attrition.

ADVANTAGE - Provides for segmenting records into logical groups, and provides for clustering records into statistically significant groups.

DESCRIPTION OF DRAWINGS - The drawing shows a clustering analysis window in accordance with the data analysis invention.

274 Clustering analysis window

276 Toolbar

278 Cluster map

280 Parameter statistics information

284 Open new input data configuration button

288 Save new input data configuration button

292 Select results button

Title Terms /Index Terms/Additional Words: DATA; ANALYSE; SYSTEM; FILE; CONTAIN; RECORD; PARAMETER; STATISTICAL; PREDICT; CUSTOMER; POTENTIAL; CREDIT; RISK

Class Codes**International Patent Classification**

IPC	Class Level	Scope	Position	Status	Version Date
G06F-0017/30	A	I		R	20060101
G06F-0017/30	C	I		R	20060101

ECLA: G06F-017/30T4M

US Classification, Current Main: 707-005000; Secondary: 707-002000, 707-E17091

US Classification, Issued: 7075, 7072

File Segment: EPI;

DWPI Class: T01

Manual Codes (EPI/S-X): T01-E01A; T01-J03; T01-J05A1; T01-J05B; T01-J05C

31/5/1 (Item 1 from file: 350) [Links](#)Fulltext available through: [Order File History](#)

Derwent WPIX

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0017602833 & & Drawing available

WPI Acc no: 2008-E23277/200829

XRPX Acc No: N2008-331473

Performance metric e.g. loss rate, determining method for retail portfolio, involves removing effects of variables for product segment defining steady state data, and computing performance metric by using data

Patent Assignee: STRATEGIC ANALYTICS INC (STRA-N)

Inventor: BREEDEN J L

Patent Family (2 patents, 120 & countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20080091621	A1	20080417	US 2006546153	A	20061011	200829	B
WO 2008045679	A1	20080417	WO 2007US79486	A	20070926	200829	E

Priority Applications (no., kind, date): US 2006546153 A 20061011

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
US 20080091621	A1	EN	12	9	
WO 2008045679	A1	EN			
National Designated States,Original	AE AG AL AM AT AU AZ BA BB BG BH BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM DO DZ EC EE EG ES FI GB GD GE GH GM GT HN HR HU ID IL IN IS JP KE KG KM KN KP KR KZ LA LC LK LR LS LT LU LY MA MD ME MG MK MN MW MX MY MZ NA NG NI NO NZ OM PG PH PL PT RO RS RU SC SD SE SG SK SL SM SV SY TJ TM TN TR TT TZ UA UG US UZ VC VN ZA ZM ZW				
Regional Designated States,Original	AT BE BG BW CH CY CZ DE DK EA EE ES FI FR GB GH GM GR HU IE IS IT KE LS LT LU LV MC MT MW MZ NA NL OA PL PT RO SD SE SI SK SL TZ UG ZM ZW				

Alerting Abstract US A1

NOVELTY - The method involves removing effects of transient variables from performance data for each product segment defining steady state data, where the product segments are provided within a retail portfolio. A performance metric e.g. profitability, is computed by using the steady state data. Covariance for the product segments is computed by using the steady state data. Portfolio optimization is computed based upon the profitability, and an optimal loan portfolio is computed based upon the portfolio optimization.

USE - Method for determining a performance metric e.g. loss rate and profitability, for a retail portfolio for use in portfolio optimization and economic capital calculation.

ADVANTAGE - The method accurately predicts the correlation between different product segments in order for use in portfolio optimization and economic capital calculation.

DESCRIPTION OF DRAWINGS - The drawing shows a block representation illustrating a decomposition process in which raw data is converted to a set of key rates and each rate is decomposed into maturation, exogenous and vintage quality, where exogenous curve is separated by using standard econometric modeling into seasonality, trend and events.

Title Terms /Index Terms/Additional Words: PERFORMANCE; METRIC; LOSS; RATE; DETERMINE; METHOD; RETAIL; PORTFOLIO; REMOVE; EFFECT; VARIABLE; PRODUCT; SEGMENT; DEFINE; STEADY; STATE; DATA; COMPUTATION

Class Codes

International Patent Classification

IPC	Class Level	Scope	Position	Status	Version Date
G06Q-0040/00	A	I	F	B	20060101
G06Q-0040/00	C	I		B	20060101

US Classification, Issued: 70536.R, 70535

File Segment: EPI;

DWPI Class: T01

Manual Codes (EPI/S-X): T01-J05A1

31/5/2 (Item 2 from file: 350) [Links](#)

Fulltext available through: [Order File History](#)

Derwent WPIX

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0013881746 & & Drawing available

WPI Acc no: 2004-060655/200406

Related WPI Acc No: 2003-646355

XRPX Acc No: N2004-049098

Retail lending portfolio modeling method involves generating potential future scenarios for exogenous component using scenarios for residual exogenous component, to generate forecasts for key portfolio driver

Patent Assignee: BREEDEN J L (BREE-I); FRANKLIN R D (FRAN-I); SMITH M A (SMIT-I)
 Inventor: BREEDEN J L; FRANKLIN R D; SMITH M A

Patent Family (1 patents, 1 & countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20030225659	A1	20031204	US 2000184190	P	20000222	200406	B
			US 2001781310	A	20010213		
			US 2001310845	P	20010809		
			US 2002355123	P	20020208		
			US 2002215805	A	20020809		
			US 2003359895	A	20030207		

Priority Applications (no., kind, date): US 2000184190 P 20000222; US 2001781310 A 20010213; US 2001310845 P 20010809; US 2002355123 P 20020208; US 2002215805 A 20020809; US 2003359895 A 20030207

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
					Related to Provisional	US 2000184190
US 20030225659	A1	EN	29	18	C-I-P of application	US 2001781310
					Related to Provisional	US 2001310845
					Related to Provisional	US 2002355123
					C-I-P of application	US 2002215805

Alerting Abstract US A1

NOVELTY - A functional form that relates maturation and exogenous aspects of vintage performance data is selected. The performance data is decomposed using selected form to generate maturation and exogenous components, and vintage calibration parameter. The potential future scenarios for exogenous component, are generated using scenarios for residual exogenous component, to generate forecasts for key portfolio driver.

DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- retail lending portfolio modeling system;
- computer-readable medium storing retail lending portfolio modeling program.

USE - For modeling retail lending portfolio.

ADVANTAGE - Enables dynamic generation of the retail lending portfolio scenarios corresponding to the changes in portfolio demographics, policies and competitors.

DESCRIPTION OF DRAWINGS - The figure shows the block diagram of the retail lending portfolio modeling system.

100 modeling engine

102 computing device

104 portfolio database

Title Terms /Index Terms/Additional Words: RETAIL; LENDING; PORTFOLIO; METHOD;

GENERATE; POTENTIAL; FUTURE; EXOGENOUS; COMPONENT; RESIDUE; FORECAST; KEY; DRIVE

Class Codes

International Patent Classification

IPC	Class Level	Scope	Position	Status	Version Date
G06F-017/60			Main		"Version 7"

ECLA: G06Q-040/00D

US Classification, Current Main: 705-03600R

US Classification, Issued: 70536

File Segment: EPI;

DWPI Class: T01

Manual Codes (EPI/S-X): T01-J05A2E; T01-J15H; T01-N01A2; T01-S03

31/5/3 (Item 3 from file: 350) [Links](#)

Fulltext available through: [Order File History](#)

Derwent WPIX

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0013552364 & & Drawing available

WPI Acc no: 2003-646355/200361

Related WPI Acc No: 2004-060655

XRPX Acc No: N2003-514142

Modeling method for a retail lending portfolio generating random potential future scenarios for exogenous component using generated potential future scenarios

Patent Assignee: STRATEGIC ANALYTICS INC (STRA-N)

Inventor: BREEDEN J L; FRANKLIN R D; SMITH M A

Patent Family (3 patents, 100 & countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 2003067395	A2	20030814	WO 2003US3677	A	20030207	200361	B
AU 2003217339	A1	20030902	AU 2003217339	A	20030207	200425	E
AU 2003217339	A8	20051027	AU 2003217339	A	20030207	200624	E

Priority Applications (no., kind, date): US 2002355123 P 20020208

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
WO 2003067395	A2	EN	49	18	
National Designated States,Original	AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS				

	JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SC SD SE SG SK SL TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW					
Regional Designated States,Original	AT BE BG CH CY CZ DE DK EA EE ES FI FR GB GH GM GR HU IE IT KE LS LU MC MW MZ NL OA PT SD SE SI SK SL SZ TR TZ UG ZM ZW					
AU 2003217339	A1	EN			Based on OPI patent	WO 2003067395
AU 2003217339	A8	EN			Based on OPI patent	WO 2003067395

Alerting Abstract WO A2

NOVELTY - The method involves providing vintage performance data for a retail lending portfolio which has at least one key portfolio driver. A functional form is selected that relates maturation aspects and exogenous aspects of the provided data. The provided data is decomposed using the selected functional form to generate a portfolio maturation component, a portfolio exogenous component and at least one vintage calibration parameter. At least one known exogenous driver is extracted from the portfolio exogenous component to generate a residual exogenous component.

DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- C. a system for modeling a retail lending portfolio;
- D. a computer readable medium.

USE - For managing loan portfolios.

ADVANTAGE - Allows modeling of retail loan portfolios.

DESCRIPTION OF DRAWINGS - The figure shows an operating environment of the invention.

100 Modeling engine

102 Computing device

104 Portfolio database.

Title Terms /Index Terms/Additional Words: METHOD; RETAIL; LENDING; PORTFOLIO; GENERATE; RANDOM; POTENTIAL; FUTURE; EXOGENOUS; COMPONENT

Class Codes**International Patent Classification**

IPC	Class Level	Scope	Position	Status	Version Date
G06F-017/60			Main		"Version 7"
G06Q-0040/00	A	I		R	20060101
G06Q-0040/00	C	I		R	20060101

ECLA: G06Q-040/00D

File Segment: EPI;

DWPI Class: T01

Manual Codes (EPI/S-X): T01-J05A2F

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[File 348] EUROPEAN PATENTS 1978-200836
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[File 349] PCT FULLTEXT 1979-2008/UB=20080918/UT=20080911
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; d s

Set	Items	Description
S1	330819	S (PREDICT??? OR FORECAST??? OR MODEL??? OR MODELL??? OR STRESS()TEST??? OR ANALYSIS OR ANALYZ??? OR PROJECT??? OR FUTURE) (10N) (BEHAVIOR? ? OR IMPACT??? OR PERFORMANCE OR PERFORM??? OR EFFECT??? OR FACTOR? ? OR REACTION? ? OR REACT??? OR RESPOND??? OR RESPONSE? ? OR CONDITION? ? OR VARIABLE? ?)
S2	807	S S1 (10N) (LOAN? ? OR CREDIT OR DEBT? ? OR LINE? ? (1W) CREDIT OR LEASE? ? OR LENDING OR PORTFOLIO? ?)
S3	2581	S (MATURATION OR AGE OR MATUR??? OR VINTAGE OR DECOMPOS???) (5N) (LOAN? ? OR CREDIT OR DEBT? ? OR LINE? ? (1W) CREDIT OR LEASE? ? OR COMPONENT? ?)
S4	23484	S (EXOGENOUS OR OUTSIDE OR EXTERNAL?? OR COMPETITIVE) (5N) (IMPACT? ? OR EFFECT? ? OR INFLUENCE? ? OR ISSUE? ? OR FACTOR? ? OR SHOCK? ? OR VARIABLE? ? OR CONDITION? ? OR CHANG???)
S5	10924	S SEASON OR SEASONS OR SEASONAL OR SEASONALITY OR TIME(1W)YEAR OR TIME()SERIES OR CALENDAR()YEAR
S6	9082	S (MANAGEMENT?? OR MANAGERIAL OR EXECUTIVE? ? OR CEO OR DIRECTOR? ? OR BUSINESS) (5N) (HISTORICAL OR HISTORY OR DECISION? ? OR ACTION? ? OR POLICY OR POLICIES OR RESPONSE? ? OR RESPOND??? OR REACT??? OR REACTION? ? OR CHANG???)
S7	9862	S (ECONOMIC OR MACROECONOMIC) (5N) (IMPACT? ? OR EFFECT? ? OR INFLUENCE? ? OR ISSUE? ? OR FACTOR? ? OR SHOCK? ? OR VARIABLE? ? OR CONDITION? ? OR ENVIRONMENT OR SITUATION? ? OR INDICATOR? ? OR DATA OR OUTLOOK OR ACTIVITY OR EVENT? ? OR CHANGE? ?) OR ECONOMY
S8	50329	S MARKETING OR ADS OR ADVERTISING? ? OR ADVERT? ? OR AD OR ADVERTISEMENT? ?
S9	113242	S DEMOGRAPH? OR POPULATION()BASED OR AGE OR SEX OR ECONOMIC()STATUS OR EDUCATION OR INCOME OR EMPLOYMENT OR TREND? ? OR MARKET()RESEARCH OR SEGMENTATION
S10	58889	S ATTRITION OR UTILIZATION OR FEES OR DELINQUENCY OR WRITE()OFF OR PREPAYMENT OR DELINQUENC??? OR LOSSES OR DOLLARS OR CASH OR REVENUE OR CREDIT() (LOSS OR RISK)

S11 75582 S NON()LINEAR DYNAMICS OR DECOMPOS? OR ALGORITHMS
 S12 75502 S (PREDICT??? OR FORECAST??? OR MODEL??? OR MODELL??? OR BEHAVIOR?? OR INTELLIGENT OR PROJECT??? OR STATISTIC???) (3N) (SOFTWARE OR VIRTUAL OR SYSTEM OR SYSTEMS OR PROGRAM OR PROGRAMS OR APPLICATION OR APPLICATIONS OR APP OR APPS OR PLATFORM? ? OR MODULE OR MODULES OR PACKAGE OR PACKAGES OR ROUTINE? ? OR SOLUTION? ?)
 S13 6632 S (PORTFOLIO? ? OR ACCOUNT? ?) (3N) (LOAN? ? OR CREDIT OR DEBT? ? OR LINE? ? (1W) CREDIT OR LEASE? ? OR CUSTOMER?? OR CLIENT?? OR USER?? OR PERSON?? OR MEMBER?? OR BORROWER?? OR HOLDER??)
 S14 551 S AU=(BREEDEN, J? OR BREEDEN J? OR BREEDEN (1N) (J OR JOSEPH OR JOE) OR FRANKLIN, R? OR FRANKLIN R? OR FRANKLIN (1N) R OR FRANKLIN, D? OR FRANKLIN D? OR FRANKLIN (1N) (D OR DAVID) OR GIANCOLA, A? OR GIANCOLA A? OR GIANCOLA (1N) (A OR ANTHONY OR T OR TONY))
 S15 224106 S IC=(G06Q OR G06F)
 S16 43 S S2 (S) S3
 S17 7 S S16 (S) S4
 S18 6 S S17 (S) (S5 OR S6 OR S7 OR S8 OR S9 OR S10)
 S19 6 IDPAT (sorted in duplicate/non-duplicate order)
 S20 6 IDPAT (primary/non-duplicate records only)
 S21 52 S S2 (S) (S4 OR S5)
 S22 16 S S21 (S) S6
 S23 6 S S22 (S) S7
 S24 5 S S23 NOT S20
 S25 774 S S13 (S) S1
 S26 37 S S25 (S) S3
 S27 35 S S26 (S) (S5 OR S6 OR S7 OR S8 OR S9 OR S10 OR S11)
 S28 35 S S27 AND S15
 S29 19 S S28 NOT AY>2000
 S30 38 S S14 AND S15
 S31 5 S S30 AND (S1 OR S13)
 S32 4 S S31 NOT (S20 OR S24 OR S29)

20/3K/1 (Item 1 from file: 349) [Links](#)

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01037394

**RETAIL LENDING RISK RELATED SCENARIO GENERATION
CREATION DE SCENARIOS PORTANT SUR LE RISQUE DE CREDIT DE DETAIL**

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(Designated only for: US)
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(Designated only for: US)

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US;

	Country	Number	Kind	Date
Patent	WO	200367395	A2-A3	20030814
Application	WO	2003US3677		20030207
Priorities	US	2002355123		20020208

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

[EP] AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES;
FI; FR; GB; GR; HU; IE; IT; LU; MC; NL;
PT; SE; SI; SK; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GQ; GW;
ML; MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;
UG; ZM; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Publication Language: English

Filing Language: English

Fulltext word count: 8580

Claims:

...medium of claim 41 wherein the selected functional form is multiplicative.²⁸ A method for modeling a retail lending portfolio comprising:providing vintage performance data for a retail lending portfolio, wherein the portfolio has at least one key portfolio driver;selecting a functional form that relates maturation aspects data using the selected functional form to generate a portfolio maturation component, a portfolio exogenous component and at least one vintage calibration parameter, wherein the portfolio exogenous component includes elements of management action and seasonality;extracting the elements of management action and seasonality from the portfolio exogenous component to generate a residual exogenous component;computing monthly changes in the residual exogenous component;measuring autocorrelation in the residual exogenous component;measuring the distribution of monthly changes in the residual exogenous component;generating a plurality of random potential future scenarios for the residual exogenous component using...

20/3K/2 (Item 2 from file: 349) [Links](#)

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00920148

SYSTEMS AND METHODS FOR MANAGING ACCOUNTS
SYSTEMES ET PROCEDES DE GESTION DE COMPTES

Patent Applicant/Patent Assignee:

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US; US(Residence); US(Nationality)

Legal Representative:

- GARRETT Arthur S(et al)(agent)

Finnegan, Henderson, Farabow, Garrett & Dunner, L.L.P., 1300 I Street, N.W., Washington, DC 20005-3315; US;

	Country	Number	Kind	Date
Patent	WO	200254181	A2-A3	20020711
Application	WO	2001US50444		20011228
Priorities	US	2000750182		20001229

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LU; MC; NL; PT; SE; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GQ; GW;
ML; MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;
UG; ZM; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Publication Language: English

Filing Language: English

Fulltext word count: 9491

Detailed Description:

...of the debt.

The multivariate logistic model separately analyzes the data from accounts not having demographic information, thereby generating a separate cost formula with the multivariate logistic regression model. This separate... ...formula only has financial statistics or variables obtained from the account information, such as the age of the debt and whether the customer was previously contacted. Because the separate cost formula is used to analyze financial statistics or variables for customers without available demographic information, and not the majority of customers with available demographic information, it will be ...service), the present invention may also send a list of names and addresses to a demographic vendor 170 to obtain updated customer contact information. For example, demographic vendor 170 provides to computing platform 120 the name and address of each customer it locates based upon original contact information provided to computing platform 120. If demographic vendor 170 can locate the name and address of a customer, it provides information regarding... ...area. Otherwise, computing platform 120 separately analyzes the historical account information of the accounts without demographic information using the multivariate logistic regression model to generate the back-up cost formula for calculating the likelihood of contacting the customer. The demographic information may be stored in database 130 with the other account information. Alternatively, the historical demographic and account data may be purchased from an

outside vendor.

The variables analyzed from the demographic information include, for example, the average and median length of residence, the number of people... ...in a professional capacity, the average number of adults in a home, the median household income, and the average Car retail value for people living within a particular geographic area. Other financial statistics or variables analyzed by the multivariable logistic regression model includes account information, such as the age of the debt and whether the customer was contacted, and variables generated by computing platform 120. For example, computing platform 120 may generate a variable corresponding to whether demographic vendor 170 could find the name and address of the customer. The multivariable logistic regression... ...in a formula for determining this probability. The variables are weighted, using the historical demographic and account data, to minimize error in calculating the probability of contacting a particular...

^24/3K/3 (Item 3 from file: 349) [Links](#)

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01197286

REPLICATED DERIVATIVES HAVING DEMAND-BASED, ADJUSTABLE RETURNS,
AND TRADING EXCHANGE THEREFOR

PRODUITS DERIVES REPLIQUES A RENDEMENTS AJUSTABLES, BASES SUR LA
DEMANDE, ET ECHANGES COMMERCIAUX ASSOCIES

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(Designated only for: US)

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only for: US)
- **HARTE Marcus**
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only for: US)

Legal Representative:

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Kenyon & Kenyon, One Broadway, New York, NY 10004; US;

	Country	Number	Kind	Date
Patent	WO	200503928	A2	20050113
Application	WO	2004US4553		20040211
Priorities	US	2003365033		20030211

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)
AE; AG; AL; AM; AT; AU; AZ; BA; BB; BG;
BR; BW; BY; BZ; CA; CH; CN; CO; CR; CU;
CZ; DE; DK; DM; DZ; EC; EE; EG; ES; FI;
GB; GD; GE; GH; GM; HR; HU; ID; IL; IN;
IS; JP; KE; KG; KP; KR; KZ; LC; LK; LR;
LS; LT; LU; LV; MA; MD; MG; MK; MN; MW;
MX; MZ; NA; NI; NO; NZ; OM; PG; PH; PL;
PT; RO; RU; SC; SD; SE; SG; SK; SL; SY;
TJ; TM; TN; TR; TT; TZ; UA; UG; US; UZ;
VC; VN; YU; ZA; ZM; ZW;

[EP] AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES;
FI; FR; GB; GR; HU; IE; IT; LU; MC; NL;
PT; RO; SE; SI; SK; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GQ; GW;
ML; MR; NE; SN; TD; TG;

[AP] BW; GH; GM; KE; LS; MW; MZ; SD; SL; SZ;
TZ; UG; ZM; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Publication Language: English
Filing Language: English
Fulltext word count: 130069

Detailed Description:

...the present invention is the ability to construct groups of DBAR contingent claims related to events of economic significance for which there is great interest in insurance and hedging, but which are not... ...The holders of Berkshire Hathaway stock have no ready way of insuring against the sudden change in management of Berkshire, either due to a corporate action such as a takeover or to the...futures contracts have a 3-month maturity while central bank target rates change overnight; and models for credit spreads and term structure are required for futures pricing. Market participants additionally express views on...

29/3K/16 (Item 14 from file: 349) [Links](#)

Fulltext available through: [Order File History](#)

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00571538

SYSTEM FOR MODELING, MEASURING, MANAGING, AND DEPICTING THE
EFFECTS OF BUSINESS DECISIONS ON MARKET VALUE
SYSTEME DE MODELISATION, D'EVALUATION, DE GESTION ET DE DESCRIPTION DES
CONSEQUENCES DE DECISIONS COMMERCIALES SUR LA VALEUR MARCHANDE

Patent Applicant/Patent Assignee:

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; ;

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; ;

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; ;

• NOTT Madhu S;

; ;

• BOULTON Richard E S;

; ;

• HODGKINSON Robert;

; ;

	Country	Number	Kind	Date
Patent	WO	200034911	A2	20000615
Application	WO	99US29467		19991211
Priorities	US	98111801		19981211
	US	99283801		19990401

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

Main International Patent Classes (Version 7):

IPC	Level
G06F-017/60	Main

Publication Language: English

Filing Language:

Fulltext word count: 39382

Detailed Description:

...of Business Data Items

Appendix B: Exemplary Asset-weighting Questionnaire and Assessment Procedure Appendix C:
Variable Definitions and Equations for Exemplary System Dynamics Model in
Figures 6 and 7

APPENDIX A

Table Illustrating Exemplary Classification of Business Data
and... ...Catalog of Business Data

FINANCIAL PHYSICAL EMPLOYEE CUSTOMER

ASSETS CAPEXP EMPLOYEE BACKLOG

ASSETSC DEPTCAP PENEXP ADVERT

-CAPSURP DEPRA PRTMTBA SALES

-CASHST EARN SGAEXP

COGS fNV

-DEBTLT fNVOTH

-DEBTPRSTK INVRAW

DIVCOM INVWIP... ...Increase (Decrease) MM\$

ACCRECV Accounts Receivable - Decrease (Increase) MM\$

ACCREXP Accrued Expenses MM\$

ACQUISIC Acquisition- Income Contribution MM\$

ACQUISSC Acquisition-Sales Contribution MM\$

ACQUIS Acquisitions (Statement of Cash Flows) MM\$

ADJPAY Adjustment Factor (Cumulative)- Payable Date Ratio

ADJ Adjustment Factor (Cumulative)-Ex-Date Ratio

ADVERT Advertising Expense MM\$

AMOINTG Amortization of Intangibles MM\$

ASSETSNP Assets - Nonperforming MM\$

ASSETSLO Assets and Liabilities-Other (Net Change) (Statement of Cash Flows) MM\$

ASSETSO Assets-Other MM\$

ASSETSOXD Assets-Other-Excluding Deferred Charges MM\$

ASSETSR Assets.... ...Opinion Code

CUSIP CUSIP Number

CAPEXPR Capital Expenditures (Restated) MM\$

CAPEXP Capital Expenditures (Statement of Cash Flows) MM\$
CAPSURP Capital Surplus MM\$
DIVCASH Cash Dividends (Statement of Cash Flows) MM\$
CASH Cash MM\$
CASHFF Cash and Cash Equivalents-Increase (Decrease)(Flow of Funds Stmt.) MM\$
CASHST Cash and Short-Term Investments MM\$
DEBTCHG Changes in Current Debt (Statement of Cash Flows) MM\$
CHARGE Charge-Offs (Net) MM\$
EQLIQV Common Equity-Liquidation Value MM\$
EQCOM Common...Debt-Convertible MM\$
DEBTDEB Debt-Debentures MM\$
DEBTI Debt-Due in One Year MM\$
DEBTM5 Debt-Maturing in Fifth Year MM\$
DEBTM4 Debt-Maturing in Fourth Year MM\$
DEBTM2 Debt-Maturing in Second Year MM\$
DEBTM3 Debt-Maturing in Third Year MM\$
DEBTMTG Debt -Mortgages and Other Secured MM\$
DEBTNOTE Debt-Notes MM\$
DEBTSCON Debt-Senior Convertible MM\$
DEBTSUBCON... ...Other MM\$
DEFCHRG Deferred Charges MM\$
DEFTAXBAL Deferred Taxes (Balance Sheet) MM\$
DEFTAXINC Deferred Taxes (Income Account) MM\$
DEFTAXFF Deferred Taxes (Statement of Cash Flows) MM\$
DEFTAXCR Deferred Taxes and Investment Tax Credit (Balance Sheet) MM\$
DEFTAXFED Deferred Taxes.... ...Schedule VI) MM\$
DEPRR Depreciation and Amortization (Restated) MM\$
DEPRFF Depreciation and Amortization (Statement of Cash Flows) MM\$
DEPR Depreciation and Amortization MM\$
DEPRA Depreciation, Depletion, and Amortization (Accumulated) MM\$
DISCOP... ...MM\$
XLIST Exchange Listing and S&P Index Codes
EFXRATE Exchange Rate Effect (Statement of Cash Flows) MM\$
EXCISE Excise Taxes MM\$
EXTRA Extraordinary Items MM\$
EXTRADOR Extraordinary Items and Discontinued... ...EXTRADO Extraordinary Items and Discontinued Operations MM\$
EXTRADOFF Extra. Items and Discounted Operations (Statement of Cash Flows) MM\$
FILECODE File Code
FINAN Financing Activities - Net Cash Flow (Statement of Cash Flows) MM\$
FINANO Financing Activities - Other (Statement of Cash Flows) MM\$
FYEND Fiscal Year End
CURADJ Foreign Currency Adjustment (Income Account) MM\$
FCODE Format Code (Flow of Funds Statement)
FORTUNEI Fortune Industry Code
FORTUNER Fortune.... ...Statement) MM\$
FUNDS Funds From Operations-Total (Statement of Changes) MM\$
GOODWILL Goodwill MM\$
INCXE Income Before Extraordinary Items MM\$

INCXER Income Before Extraordinary Items (Restated) MM\$
INCXEFF Income Before Extraordinary Items (Statement of Cash Flows) MM\$
INCXEADJ Income Before Extraordinary Items- Adjusted for Stock Equivalents MM\$
INCXEAC Income Before Extraordinary Iterns- Available for Common MM\$
TAXESRFD Income Tax Refund MM\$
TAXESACCR Income Taxes Accrued - Increase/Decrease (Statement of Cash Flows) MM\$
TAXESPDI Income Taxes Paid (Statement of Cash Flows) MM\$
TAXESPAY Income Taxes Payable MM\$
TAXESFED Income Taxes-Federal MM\$
TAXESFOR Income Taxes-Foreign MM\$
TAXESOTH Income Taxes-Other MM\$
TAXESST Income Taxes-State MM\$
TAXESR Income Taxes-Total (Restated) MM\$
TAXES Income Taxes-Total MM\$
FINC Incorporation Code - Foreign
INVMFF Increase in Investments (Statement of Cash Flows) MM\$
INDNAME Industry Name
INTANG Intangibles MM\$
INTCAP Interest Capitalized MM\$
INTCAPN Interest Capitalized-Net Income Effect MM\$
INTEXPR Interest Expense (Restated) MM\$
INTEREST Interest Expense MM\$
INTEXPLT Interest Expense on Long-Term Debt MM\$
INTEXP Interest Expense-Total (Financial Services) MM\$
INTINCNET Interest Income (Net) (Tax Equivalent) MM\$
INTINC Interest Income MM\$
fINTINCTOT Interest Income-Total (Finance Services)MM\$
INTMAR Interest Margin (Net) (Spread)
fNTPD Interest Paid - Net (Statement of Cash Flows) MM\$
INVFING Inventories-Finished Goods MM\$
INVLIFO Inventories-LIFO Reserve MM\$
INVOTH Inventories-Other... ...Inventories-Total MM\$
INVWIP Inventories-Work in Process MM\$
INVCF Inventory - Decrease (Increase) (Statement of Cash Flows) MMS
INVVAL Inventory Valuation Method Code
INVMCAP Invested Capital-Total MM\$
INVMACTV Investing Activities - Net Cash Flow (Flow of Funds Statement) MMS
INVMACTVO Investing Activities - Other (Statement of Cash Flows) MM\$
INVMCRBAL Investment Tax Credit (Balance Sheet) MM\$
INVMCRINC Investment Tax Credit (Income Account) MM\$
INVMEQ Investments and Advances-Equity Method MM\$
INVMADVO Investments and Advances-Other MM\$
LABOR... ...and Related Expenses MM\$
LIABOTH Liabilities-Other MM\$
LIAB Liabilities-Total MM\$
ASSETSLLP Loan/Assets Losses - Provision For MM\$
ASSETSLLR Loan/Assets Losses - Reserved For MM\$
DEBTLTISS Long-Tenn Debt-Insurance (Statement of Cash Flows) MM\$
DEBTLTO Long-Terin Debt-Other MM\$

DEBTLTP Long-Terin Debt-Tied To Prime... ...Marketable Securities Adjustment (Balance Sheet)
MM\$
MINORBAL Minority Interest (Balance Sheet) MM\$
MINORINC Minority Interest (Income Account) MM\$
MINORR Minority Interest (Restated) MM\$
NETINCR Net Income (Loss) (Restated) MM\$
NETfNC Net Income (Loss) MM\$
NETINCADJ Net Income Adjusted for Common Stock Equivalents MM\$
OPLOSS Net Operating Loss Carry Forward- Unused Portion MM\$
NOPINCR Nonoperating Income (Expense) (Restated) MM\$
NOPINCXI Nonoperating Income (Expense) Excluding Interest Income MMS
NOPINC Nonoperating Income (Expense) MM\$
NOTESPAY Notes Payable MM\$
OPCF Operating Activities - Net Cash Flow (Statement of Cash Flows) MMS
OPINCAD Operating Income After Depreciation MM\$
OPINCBD Operating Income Before Depreciation MM\$
BACKLOG Order Backlog MM\$
PENOVABO Pension - Accumulated Benefit Obligation (Overfunded) MM\$
PENUNABO... ...Stock-Redeemable MM\$
PRSTKREDV Preferred Stock-Redemption Value MM\$
PREEXP Prepaid Expenses MM\$
PREINCR Pretax Income (Restated) MM\$
PREINC Pretax Income MM\$
PREINCD Pretax Income-Domestic MM\$
PREINCF Pretax Income-Foreign MM\$
CLOSE Price-Close \$
CLOSEFY Price-Close-Fiscal Year-end \$
HIGH Price-High \$
HIGHFY... ...Equipment-Other Changes (Schedule V) MW
PURSTK Purchase of Common and Preferred Stock (Statement of Cash Flows) MM\$
RECVCO Receivables-Current-Other MM\$
RECVEST Receivables-Estimated Doubtful MM\$
RECV Receivables-Total MM\$
RECVTRD Receivables-Trade MM\$
DEBTLTRDC Reduction of Long-Tenn Debt (Statement of Cash Flows) MM\$
RISKTI Regulatory Risk-Based Capital Ratio-Tierl
RISK Regulatory Risk-Based Capital Ratio... ...Year MW
RENTM3 Rental Commitinents-Minimum-Third Year MM\$
RENTEXP Rental Expense MM\$
RENTINC Rental Income MM\$
RESEARCH Research and Development Expense MM\$
EARN Retained Earnings (Class A Common Outstanding on... ...of Funds Statement) MM\$
SALEPPI Sale of PP & E and Sale of Investments (Statement of Cash Flows)
MM\$SALES Sales (Net) MM\$
SALESR Sales (Restated) MM\$
SPSIN Secondary S&P Index... ...Interest Rate %DEBTSTAVG Short-Terrn
Borrowings-Average MM\$
INVMSTCF Short-Tenn Investments - Change (Statement of Cash Flows) MM\$
INVMST Short-Term Investments MM\$

SOURCE Source Document Code
SOURCEFO Sources of Funds...

32/3K/1 (Item 1 from file: 349) [Links](#)

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01647807

COVARIANCE OF RETAIL LOAN PRODUCT PERFORMANCES
COVARIANCE DES PERFORMANCES D'UN PRODUIT DE CREDIT DE DETAIL

Patent Applicant/Patent Assignee:

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US; US (Residence); US (Nationality)
(Designated only for: US)
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;;

Patent Applicant/Inventor:

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only for: US)
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Legal Representative:

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	Country	Number	Kind	Date
Patent	WO	200845679	A1	20080417
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Designated States: (All protection types applied unless otherwise stated - for applications 2004+)
AE; AG; AL; AM; AT; AU; AZ; BA; BB; BG;
BH; BR; BW; BY; BZ; CA; CH; CN; CO; CR;

CU; CZ; DE; DK; DM; DO; DZ; EC; EE; EG;
ES; FI; GB; GD; GE; GH; GM; GT; HN; HR;
HU; ID; IL; IN; IS; JP; KE; KG; KM; KN;
KP; KR; KZ; LA; LC; LK; LR; LS; LT; LU;
LY; MA; MD; ME; MG; MK; MN; MW; MX; MY;
MZ; NA; NG; NI; NO; NZ; OM; PG; PH; PL;
PT; RO; RS; RU; SC; SD; SE; SG; SK; SL;
SM; SV; SY; TJ; TM; TN; TR; TT; TZ; UA;
UG; US; UZ; VC; VN; ZA; ZM; ZW;

[EP] AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES;
FI; FR; GB; GR; HU; IE; IS; IT; LT; LU;
LV; MC; MT; NL; PL; PT; RO; SE; SI; SK;
TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GQ; GW;
ML; MR; NE; SN; TD; TG;

[AP] BW; GH; GM; KE; LS; MW; MZ; NA; SD; SL;
SZ; TZ; UG; ZM; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

IPC	Level	Value	Position	Status	Version	Action	Source	Office
G06Q-0040/00...								

Publication Language: English

Filing Language: English

Fulltext word count: 5979

Detailed Description:

...Application No. 09/781 ,310, filed on February 13, 2001 , entitled "Vintage Maturation Analytics for Predicting Cash Flow for Customer Commodities and their Responses to Economic, Competitive, or Management Changes" and US Patent Application No. 10/359,895, filed...
...economy. Credit scores are reasonable predictors of vintage quality.

32/3K/3 (Item 3 from file: 349) [Links](#)

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01139240

PROCESSING DATA PERTAINING TO FINANCIAL ASSETS
SYSTÈME ET PROCEDE DE TRAITEMENT DE DONNEES RELATIVES A L'ACTIF
FINANCIER

Patent Applicant/Patent Assignee:

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	Country	Number	Kind	Date
Patent	WO	200461558	A2-A3	20040722
Application	WO	2003US37176		20031119
Priorities	US	2002331811		20021230

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[EP] AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES;
FI; FR; GB; GR; HU; IE; IT; LU; MC; NL;
PT; RO; SE; SI; SK; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GQ; GW;
ML; MR; NE; SN; TD; TG;

[AP] BW; GH; GM; KE; LS; MW; MZ; SD; SL; SZ;
TZ; UG; ZM; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Main International Patent Classes (Version 7):

IPC	Level
G06F-017/60	Main
G06F-015/00	

Publication Language: English

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Fulltext word count: 16851

Detailed Description:

...generate accounting 'output (e.g., for purposes of investor reporting, for purposes of managing a loan portfolio, and so on) -in connection with a plurality of loans.

The servicer and investor reporting... ...tax, performance/valuation, and/or other relevant financial information for the loans retained in the portfolio or sold, in whole or in part.

[00201 The securitization logic 32 is used to... ...delivering a group of loans to the purchaser, an employee of an owner of a portfolio of loans that uploads loan information in connection with a group of loans the owner wishes to... ...loan, and borrower information), and information summarizing key statistics from the

credit report (e.g., borrower's open accounts, derogatory accounts, and undisclosed accounts).

[00351 Still referring to Fig. 3A, a preferred implementation of...logic 1 46 supports the accounting activities related to forming securities or packets out of portfolio loan collateral. The investment accounting for securities held in portfolio and for the payment distribution on... ...for new products or changes depending on actual accounting methodologies, and provides information needed to perform financial analysis. in one embodiment, the book and tax accounting logic 146 utilizes an accounting matrix which... ...each of the groups. All intersections of families and family members have a debit and credit account number associated with each of the intersections. When the journal entry'is created, the appropriate debit and credit account numbers are first assigned to each of the transactions as they are processed. The accounting credit account numbers assigned from the accounting matrix. This occurs by translating business activities into family and... ...the owner or operator of the data processing system 1 2 to identify and sell loans out of its portfolio to other entities. The whole loan trading logic 1 62 also provides logic for reporting...

~~Non-Patent Literature Abstracts

[File 2] INSPEC 1898-2008/Aug W4

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[File 35] Dissertation Abs Online 1861-2008/Apr

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[File 65] Inside Conferences 1993-2008/Sep 23

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[File 99] Wilson Appl. Sci & Tech Abs 1983-2008/Aug

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[File 583] Gale Group Globalbase(TM) 1986-2002/Dec 13

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*File 583: This file is no longer updating as of 12-13-2002.

[File 139] EconLit 1969-2008/Sep

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```
; d s
Set      Items      Description
S1      1440158    S (PREDICT??? OR FORECAST??? OR MODEL??? OR
MODELL??? OR STRESS() TEST??? OR ANALYSIS OR ANALYZ??? OR
PROJECT??? OR FUTURE) (10N) (BEHAVIOR? ? OR IMPACT??? OR
PERFORMANCE OR PERFORM??? OR EFFECT??? OR FACTOR? ? OR REACTION?
? OR REACT??? OR RESPOND??? OR RESPONSE? ? OR CONDITION? ? OR
VARIABLE? ?)
S2      5777    S S1 (10N) (LOAN? ? OR CREDIT OR DEBT? ? OR
LINE? ? (1W) CREDIT OR LEASE? ? OR LENDING OR PORTFOLIO? ?)
S3      988     S (MATURATION OR AGE OR MATUR??? OR VINTAGE OR
DECOMPOS???) (5N) (LOAN? ? OR CREDIT OR DEBT? ? OR LINE? ? (1W)
CREDIT OR LEASE? ? OR COMPONENT? ?)
S4      14829    S (EXOGENOUS OR OUTSIDE OR EXTERNAL?? OR
COMPETITIVE) (5N) (IMPACT? ? OR EFFECT? ? OR INFLUENCE? ? OR
ISSUE? ? OR FACTOR? ? OR SHOCK? ? OR VARIABLE? ? OR CONDITION? ?
OR CHANG???)
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S5 30070 S SEASON OR SEASONS OR SEASONAL OR SEASONALITY
OR TIME(1W)YEAR OR TIME()SERIES OR CALENDAR()YEAR
S6 13070 S (MANAGEMENT?? OR MANAGERIAL OR EXECUTIVE? ? OR
CEO OR DIRECTOR? ? OR BUSINESS) (5N) (HISTORICAL OR HISTORY OR
DECISION? ? OR ACTION? ? OR POLICY OR POLICIES OR RESPONSE? ? OR
RESPOND??? OR REACT??? OR REACTION? ? OR CHANG???)
S7 51618 S (ECONOMIC OR MACROECONOMIC) (5N) (IMPACT? ? OR
EFFECT? ? OR INFLUENCE? ? OR ISSUE? ? OR FACTOR? ? OR SHOCK? ?
OR VARIABLE? ? OR CONDITION? ? OR ENVIRONMENT OR SITUATION? ? OR
INDICATOR? ? OR DATA OR OUTLOOK OR ACTIVITY OR EVENT? ? OR
CHANGE? ?) OR ECONOMY
S8 28294 S MARKETING OR ADS OR ADVERTISING? ? OR ADVERT?
? OR AD OR ADVERTISEMENT? ?
S9 176559 S DEMOGRAPH? OR POPULATION()BASED OR AGE OR SEX
OR ECONOMIC()STATUS OR EDUCATION OR INCOME OR EMPLOYMENT OR
TREND? ? OR MARKET()RESEARCH OR SEGMENTATION
S10 43612 S ATTRITION OR UTILIZATION OR FEES OR
DELINQUENCY OR WRITE()OFF OR PREPAYMENT OR DELINQUENC??? OR
LOSSES OR DOLLARS OR CASH OR REVENUE OR CREDIT()(LOSS OR RISK)
S11 65302 S NON()LINEAR DYNAMICS OR DECOMPOS? OR
ALGORITHMS
S12 135928 S (PREDICT??? OR FORECAST??? OR MODEL??? OR
MODELL??? OR BEHAVIOR?? OR INTELLIGENT OR PROJECT??? OR
STATISTIC???) (3N) (SOFTWARE OR VIRTUAL OR SYSTEM OR SYSTEMS OR
PROGRAM OR PROGRAMS OR APPLICATION OR APPLICATIONS OR APP OR
APPS OR PLATFORM? ? OR MODULE OR MODULES OR PACKAGE OR PACKAGES
OR ROUTINE? ? OR SOLUTION? ?)
S13 913 S (PORTFOLIO? ? OR ACCOUNT? ?) (3N) (LOAN? ? OR
CREDIT OR DEBT? ? OR LINE? ? (1W) CREDIT OR LEASE? ? OR
CUSTOMER?? OR CLIENT?? OR USER?? OR PERSON?? OR MEMBER?? OR
BORROWER?? OR HOLDER???)
S14 1247 S AU=(BREEDEN, J? OR BREEDEN J? OR BREEDEN (1N)
(J OR JOSEPH OR JOE) OR FRANKLIN, R? OR FRANKLIN R? OR FRANKLIN
(1N) R OR FRANKLIN, D? OR FRANKLIN D? OR FRANKLIN (1N) (D OR
DAVID) OR GIANCOLA, A? OR GIANCOLA A? OR GIANCOLA (1N) (A OR
ANTHONY OR T OR TONY))
S15 5777 S S1 AND S2
S16 296 S S15 AND (S3 OR S4)
S17 21 S S16 AND S6
S18 5 S S17 AND S7
S19 5 RD (unique items)
S20 213 S S12 (10N) (LOAN? ? OR CREDIT OR DEBT? ? OR
LINE? ? (1W) CREDIT OR LEASE? ? OR LENDING OR PORTFOLIO? ?)
S21 5859 S S2 OR S20
S22 253 S S21 AND S5
S23 17 S S22 AND S6
S24 4 S S23 AND S7

S25	3	S S24 NOT S19
S26	101	S S21 AND S3
S27	70	S S26 AND (S4 OR S5 OR S6 OR S7 OR S8 OR S9 OR S10 OR S11)
S28	67	RD (unique items)
S29	65	S S28 NOT (S19 OR S25)
S30	32	S S29 NOT PY>2000
S31	4	S S14 AND (S2 OR S12)
S32	0	S LOOKAHEAD AND STRATEGIC()ANALYTICS
S33	1468	S LOOKAHEAD
S34	6	S STRATEGIC()ANALYTICS
S35	0	S S33 AND S34

19/5/1 (Item 1 from file: 35) [Links](#)

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01498850 ORDER NO: AAD96-28049

**ESSAYS ON MONEY DEMAND IN AN OPEN ECONOMY AND DEBT MANAGEMENT
(ISRAEL, MEXICO)**

Author: BONNER, HARRISON DOUGLAS, II

Degree: PH.D.

Year: 1996

Corporate Source/Institution: THE PENNSYLVANIA STATE UNIVERSITY (0176)

Adviser: RAYMOND E. LOMBRA

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PAGE 1745 . 89 PAGES

Descriptors: ECONOMICS, GENERAL

Descriptor Codes: 0501

The first essay examines currency substitution in Israel. Research by Rogers (JMCB, 1992) has provided evidence of an anomalous correlation between the Mexican dollarization ratio and expected peso depreciation. This is attributed to "convertibility risk"; that is, the possibility that full convertibility between Mexdollars and actual dollars will not be maintained. This essay examines whether the anomaly is unique to Mexico, or if it also holds for Israel during the 1985 stabilization, when massive conversions of dollar-linked accounts into shekels took place. This question is addressed by estimating the demand for dollars relative to domestic currency in Israel using a multivariate time series model with a relative money demand equation. Single-equation models are also estimated. In addition, this study analyzes the relationship between credible government policy and convertibility risk. Finally, this research examines the role of currency substitution and a successful stabilization plan in Israel. The results of this study offer further insight into the properties of money demand in an open-economy context.

In the second essay, U.S. Treasury debt management is examined. One of the ongoing debates in the Treasury debt management literature is the effects of changes in the maturity composition of the debt on interest rates. The majority of the literature suggests that direct effects are small. This research examines whether changes in the maturity composition of the debt affect interest rates indirectly through the signaling of changes in future macroeconomic policy. This essay contributes to the Treasury debt management and signaling literature by establishing the theoretical foundations and analyzing the resulting hypothesis. Specifically, a Treasury reaction function is used to examine the conduct of debt management policy and the signaling hypothesis.

^ 19/5/2 (Item 2 from file: 35) [Links](#)

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01333258 ORDER NO: AAD94-06408

**SIGNALING, CAPITAL ADEQUACY RATIO REGULATIONS, AND THE RECOGNITION
OF LOAN IMPAIRMENT BY COMMERCIAL BANKS**

Author: LIU, SHUEN-ZEN

Degree: PH.D.

Year: 1993

Corporate Source/Institution: UNIVERSITY OF PITTSBURGH (0178)

CHAIRMAN: JAMES M. PATTON

Source: Volume 5409A of Dissertations Abstracts International.

PAGE 3504 . 185 PAGES

Descriptors: BUSINESS ADMINISTRATION, ACCOUNTING; BUSINESS ADMINISTRATION, BANKING

Descriptor Codes: 0272; 0770

This dissertation examines how managerial incentives can affect financial report recognition of loan impairments in the banking industry. Specifically, factors related to the loan loss provision expense (LLP), loan loss charge-offs (LLC), and loan loss reserve (LLR) decisions are investigated.

Assuming that loan impairment recognition consists of a discretionary and a nondiscretionary component, this dissertation first develops a model in which managers use the discretionary loan loss provision as a signal to resolve information asymmetry between banking firms and the capital market. It is shown that a fully separating signaling equilibrium exists if two conditions hold: (1) regulatory costs which result from the capital adequacy ratio regulations are increasing in the level of the discretionary loan loss provision; and (2) expected future cash flows of the bank can be revealed with positive probability by information other than the discretionary loan loss provision. The signaling model predicts that the discretionary loan loss provision is increasing in the levels of expected future cash flows, the equity-to-asset ratio, and the amount of unrealized security gains. Other managerial incentive factors identified as important in previous research on asset impairment recognition are also included in the model of the discretionary loan loss provision. These factors are the primary capital adequacy ratio regulation, the cost of equity, management change, income-smoothing, and big-bath incentives.

Based on previous asset impairment research, the discretionary loan loss charge-offs decisions are hypothesized to be affected by the primary capital adequacy ratio regulation, tax-saving incentives, and management change. Exogenous variables which may affect the non-discretionary loan loss provision and loan loss charge-offs decisions (e.g., local, national, and international economic conditions) are controlled by also including them in the models of the loan loss provision and loan loss charge-offs. Finally, the loan loss reserve decision is examined through the loan loss provision and loan loss charge-offs decisions via the accounting identity prescribed by accounting guides.

The hypotheses developed in this dissertation are empirically tested using the Seemingly Unrelated Regression analysis for the loan loss provision, loan loss charge-offs, and loan loss reserve decisions of 143 U.S. bank holding companies in the 1987-1990 period. The results support the signaling hypothesis, the primary capital adequacy ratio regulation hypothesis, senior management change hypothesis, and the big-bath hypothesis.

19/5/4 (Item 1 from file: 139) [Links](#)

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EconLit

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976532

Title: A Percolation Approach to Modeling Credit Loss Distribution under Contagion

Author: Focardi, Sergio M.; Fabozzi, Frank J.

Author Affiliation: Intertek Group, Paris; Yale U

Journal Name: Journal of Risk ,

Journal Volume & Issue: 7 1 ,

Pages: 75-94

Publication Date: 2004

Language: English

Availability: <http://www.thejournalofrisk.com/>

ISSN: 1465-1211

Document Type: Journal Article

Abstract Indicator: Abstract

Abstract: In this paper, we suggest that, in addition to common exogenous factors, the structure of links in the economy might have a bearing on credit loss distributions. Insight gained from considering the structure of links would help in understanding not only how risky obligors might get but also how deeply a crisis might affect credit portfolios as a function of the internal structure of the economy. The theory of multiple interacting agents can provide both the conceptual framework and statistical tools for modeling the structure of links in the economy. The theory allows one to consider a connectivity parameter of the economy, bringing important insight to credit risk correlations. Using percolation theory, we offer an explanation as to why alpha-stable distributions might serve as a model for credit risk. We also demonstrate how the model presented in this paper can be naturally integrated into the framework of reduced-form models of credit risk. Correlations due to common exogenous factors are integrated with correlations due to contagion effects.

Descriptor(s) (1991 to present): Financing Policy; Financial Risk and Risk Management; Capital and Ownership Structure (G320); Firm Performance: Size, Diversification, and Scope (L250)

19/5/5 (Item 2 from file: 139) [Links](#)

Fulltext available through: [STIC Full Text Retrieval Options](#)

EconLit

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849487

Title: An Analysis of SBA Loan Defaults by Maturity Structure

Author: Glennon, Dennis; Nigro, Peter

Author Affiliation: Comptroller of the Currency; Bryant U

Journal Name: Journal of Financial Services Research ,

Journal Volume & Issue: 28 1-3 ,

Pages: 77-111

Publication Date: 2005

Language: English

Availability: <http://www.springerlink.com/link.asp?id=102934>

DOI: [doi:10.1007/s10693-005-4357-3](https://doi.org/10.1007/s10693-005-4357-3)

ISSN: 0920-8550

Document Type: Journal Article

Abstract Indicator: Abstract

Abstract: The financial intermediation literature on small business lending focuses on the determinants and costs to credit access. There is, however, little research examining the repayment behavior of small firms that actually receive loans. In this paper, we address this shortcoming in the literature by examining the default behavior of a sample of Small Business Administration 7(a) guaranteed loans with three distinct maturity structures. We employ a discrete-time hazard approach and show that SBA defaults are time-dependent and that the factors impacting default behavior, as well as its timing, are maturity specific. Specifically, we show the importance of loan maturity, seasoning, economic conditions, and other firm-specific factors in predicting the likelihood of SBA loan defaults.

Descriptor(s) (1991 to present): Banks; Other Depository Institutions; Micro Finance Institutions;

Mortgages (G210); Financing Policy; Financial Risk and Risk Management; Capital and Ownership Structure (G320); Credit; Firm; Intermediation; Lending

Company Names (Dialog generated): Small Business Administration

[^25/5/1 \(Item 1 from file: 35\)](#) [Links](#)

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01452868 ORDER NO: AADAA-I9543164

STOCK EXCESS RETURNS, RISK, AND BUSINESS CONDITIONS: EMPIRICAL ANALYSIS OF INDUSTRY PORTFOLIOS

Author: DOONG, SHUH-CHIYI

Degree: PH.D.

Year: 1995

Corporate Source/Institution: DREXEL UNIVERSITY (0065)

Source: Volume 5609A of Dissertations Abstracts International.

PAGE 3681 , 192 PAGES

Descriptors: ECONOMICS, FINANCE ; ECONOMICS, COMMERCE-BUSINESS ; BUSINESS ADMINISTRATION, MANAGEMENT

Descriptor Codes: 0508; 0505; 0454

The objective of this dissertation is to provide the first attempt to make detailed analyses on the time series behavior of industry portfolios. More specifically, this dissertation opens a new avenue for exploring the relationship between risks and excess returns on the industry level and gives the practitioners insight into the time series properties of industry excess returns and volatilities.

According to the preliminary analyses, the evidence shows that there are different behaviors of industry returns across industries. The evidence also shows that for most industry portfolios, the average means and volatilities are significantly different from the market portfolio. In trying to find the sources that cause different industry portfolios to behave differently, the first approach is to investigate how industry excess returns respond to the change in macroeconomic information. The second approach is to look directly at the systematic risk measures of different industries. Finally, I provide additional insight into the nature of time-varying excess returns and their relationship with the different kinds of risks on the industry level.

In general, all the industry excess returns are significantly related to at least one state variable. However, the exposure to the change in macroeconomic information may not be the same for all industries. Another important finding is that business conditions can affect the responses of industry excess return to the economic indicators. In particular, the industry excess returns are more sensitive to the change of economic indicators when the economy is in recession. I also find that the systematic risks of industries are not constant over time. In addition, the large shocks in industry betas seem to be associated with business conditions, particularly around turning points and during recession period. Among all the risks I considered, the unexpected market volatility is the most important factor in explaining the movements of industry excess returns.

This dissertation provides a means of disaggregating the whole stock market into industry analyses. Investors may find answers here if they want to avoid some of the risks attached to investments and to detect new opportunities. Moreover, business managers who quickly recognize a change in macroeconomic information or special events could launch either a recession or an expansion strategy to optimize the value of the company. Finally, economists can gain more knowledge and build up more general theoretical models to make a further contribution to the

industry area.

[^ 25/5/2 \(Item 2 from file: 35\) Links](#)

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01348683 ORDER NO: AAD94-09945

THE USE OF ACCOUNTING ACCRUALS AS A DEFENSIVE STRATEGY TO DETER TAKEOVERS

Author: PASTORIA, GAIL

Degree: PH.D.

Year: 1993

Corporate Source/Institution: KENT STATE UNIVERSITY (0101)

Director: PERVAIZ ALAM

Source: Volume 5411A of Dissertations Abstracts International.

PAGE 4167 . 253 PAGES

Descriptors: BUSINESS ADMINISTRATION, ACCOUNTING; BUSINESS ADMINISTRATION, MANAGEMENT

Descriptor Codes: 0272; 0454

Various authors have made suggestions in the accounting literature that management might be motivated to use accounting decisions as a means to avoid unwanted takeover attempts. This dissertation addressed these suggestions. There are at least two approaches that management could take in using accounting decisions to manage earnings. First, they could attempt to increase income either to appear to be better managers or to make the takeover more costly through a higher stock price. Second, they could attempt to smooth income away from extreme levels so that the firm would be less noticeable to potential bidders. Either approach would indicate that avoiding a takeover was an incentive to manage earnings.

One way that management could control earnings is through the management of accounting accruals. Accounting accruals are the difference between reported income and cash flows. There are numerous ways that accruals could be managed including adjustment to the allowance for bad debts and adjustment to the warranty reserve. The general methodology used in existing accrual studies is to calculate and test the significance of unexpected accruals, which are the difference between actual accruals and expected accruals. Four expectation models were used to estimate expected accruals: (1) random walk; (2) a basic time series; (3) a linear model based on firm specific economic factors, and; (4) a linear model of one specific accrual--the allowance for bad debts.

This study provided a valuable insight into management behavior. The results, in general, indicated that management did not use accounting accruals to deter the takeover attempt. This evidence will aid the standard setting bodies in accounting in determining the level of discretion and flexibility that they will allow in the use of accounting methods and procedures.

[25/5/3 \(Item 3 from file: 35\) Links](#)

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1059112 ORDER NO: AAD89-06546

BANK FINANCE, INTERMEDIATION COSTS, AND MACROECONOMIC ACTIVITY: AN EXAMINATION OF BRAZIL

Author: ROBITAILLE, PATRICE THERESA

Degree: PH.D.

Year: 1988

Corporate Source/Institution: THE UNIVERSITY OF WISCONSIN - MADISON (0262)

SUPERVISOR: MARK GERTLER

Source: Volume 5002A of Dissertations Abstracts International.

PAGE 502 . 135 PAGES

Descriptors: ECONOMICS, COMMERCE-BUSINESS; ECONOMICS, FINANCE

Descriptor Codes: 0505; 0508

This thesis examines the importance of bank-intermediated credit for macroeconomic behavior in Brazil. Brazil is an interesting environment for studying the link between financial intermediation and business fluctuations because markets for equity and other forms of direct credit are not well developed. The thesis consists of three essays: the first is theoretical and the last two are empirical.

In the first essay, I add bank intermediation to an intertemporal model of consumption, saving, and production. Bank lending services are important because firms require bank credit to employ inputs for production. Since no perfect substitutes for bank-intermediated credit are available, shocks affecting the cost and level of financial intermediation affect aggregate output, real interest rates, and other real variables. In addition, the model predicts procyclical movements in bank credit, deposits, and the loan rate.

In the second essay, I examine the impact of credit intermediation on aggregate activity, using monthly observations for the period 1969 to 1985 and over subperiods. A major obstacle is isolating the effects of credit intermediation from the effects of the money stock. The two variables are likely to move closely together, since bank liabilities are major components of the money stock. I add proxies for credit intermediation to reduced form regressions of money or prices on output. Credit intermediation does not predict output variations, given money or prices. The predictive value of money or prices to output is not robust to different specifications of money and price growth.

In the third essay, I examine whether aggregate time series data from Brazil can help distinguish between two views relating credit intermediation and aggregate activity: (a) credit moves endogenously with business fluctuations, and (b) changes in the cost and level of credit intermediation not only respond to macroeconomic fluctuations, but also amplify them. Vector autoregressions are estimated that include measures of credit intermediation, business insolvencies, and output. Structural relationships among contemporaneous shocks are specified that imply restrictions only on the reduced form covariance matrix of disturbances. The evidence is consistent with both views. The data cannot distinguish among distinct structural relationships.

30/5/1 (Item 1 from file: 2) [Links](#)

INSPEC

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02271429 INSPEC Abstract Number: C78029673

Title: Comparison of net interest cost elasticities between general obligation bonds and revenue bonds

Author Swensen, P.R.; Ellis, P.M.

Author Affiliation: Utah State Univ., Logan, UT, USA

Conference Title: Proceedings and Abstracts of the American Institute for Decision Sciences

Seventh Annual Meeting Western Regional Conference p. 274-6

Editor(s): Wood, S.D.; Coney, K.A.

Publisher: Western Periodicals Co , North Hollywood, CA, USA
Publication Date: 1978 Country of Publication: USA xviii+439 pp.

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Conference Date: 2-3 March 1978 Conference Location: San Diego, CA, USA

Language: English Document Type: Conference Paper (PA)

Treatment: Economic aspects (E); Theoretical (T)

Abstract: The most important variables in determining the net interest cost of general obligation bonds proved to be call provision, size of issue, maturity, investment rating, coupon rate, and debt/capita. Those variables of greatest relevance to the cost of revenue bonds were issue size, maturity, number of competitive bids, multiplicative regression. The models revealed that the investment rating and coupon rate elasticities were somewhat higher for the revenue bonds than for the general obligations. The size of issue variable and the debt/capita variable were significant in both models, but of opposite sign. The call provision does not seem to be important to the cost of revenue issues whereas it is to general obligation issues. (2 Refs)

Subfile: C

Descriptors: financial data processing; modelling

Identifiers: net interest cost elasticities; general obligation bonds; call provision; maturity; investment rating; debt/capita; revenue bonds; issue size; number of competitive bids; multiplicative regression; models

Class Codes: C1290D (Economics and business)

30/5/4 (Item 3 from file: 35) [Links](#)

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01748298 ORDER NO: AADAA-I9976938

The savings rate and its determinants: A time-series approach

Author: Paul, Rodney Joseph

Degree: Ph.D.

Year: 2000

Corporate Source/Institution: Clemson University (0050)

Adviser: William R. Dougan

Source: Volume 6106A of Dissertations Abstracts International.

PAGE 2394 . 93 PAGES

Descriptors: ECONOMICS, GENERAL

Descriptor Codes: 0501

ISBN: 0-599-82815-3

Time series techniques of cointegration and error-correction are used to investigate the savings rate of developed economies. Cointegration is established between real savings and real gross domestic product. This implies a long-run relationship between the variables. Determinants used in prior research are tested for their order of integration and included in an error-correction model to establish short-run relationships. Variables such as real money balances, real credit, and age dependency are found to have a short-run effect on the savings rate.

In addition to determinants from previous research, a new determinant is added to the savings function, the real effective exchange rate. Real appreciations or depreciations change relative prices of goods. This can change the savings and consumption decision. The real effective exchange rate

was found to be a significant determinant of the savings rate in the short run.

[^30/5/8 \(Item 7 from file: 35\)](#) [Links](#)

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01473035 ORDER NO: AADAA-I9612597

COST OF ISSUING DEBT: AN ANALYSIS OF THE FACTORS AFFECTING THE NET INTEREST COST OF STATE BONDS

Author: CHEN, LI-KANZ

Degree: PH.D.

Year: 1995

Corporate Source/Institution: UNIVERSITY OF NORTH TEXAS (0158)

Source: Volume 5612A of Dissertations Abstracts International.

PAGE 4940 , 145 PAGES

Descriptors: POLITICAL SCIENCE, PUBLIC ADMINISTRATION ; POLITICAL SCIENCE, GENERAL ; ECONOMICS, FINANCE

Descriptor Codes: 0617; 0615; 0508

American states have faced increasing financial pressure since the 1970s. The tax revolt movement in late 1970s, major reductions in federal grants-in-aid in the 1980s, and enactment of the 1986 Tax Reform Act have affected state financial conditions. As a result, issuing bonds has become the most expedient way to provide states with capital financing. The need for a better understanding of the factors influencing the cost of state debt has become widely recognized.

The major purpose of this dissertation is to explore the determinants of interest cost for state bonds. Various kinds of variables pertaining to issue characteristics, market characteristics, economic conditions, and political variables were statistically tested to assess their impact on the interest cost of state bonds. A number of studies have focused on the factors influencing the interest cost of local government bonds, but these factors have not been empirically studied for state bonds. Scholars have identified such variables as the market rate of interest, percentage change in gross national product, callability, length to final maturity, number of bids, and credit rating to be significant in determining the interest cost of local debt. This research examines the variables found to be significant for local bonds, as well as some factors unique to state bonds, e.g., the types state agencies issuing debt and the effect of different state income tax policies.

Ordinary Least Square (OLS) regression is used to explore the determinants of interest cost for state bonds. Six research questions about various factors influencing interest cost were examined in this study.

Findings from this research suggest that state bonds perform differently in the financial markets than their local counterparts and the determinants of interest rates are somewhat different for state and local bonds. This study contributes to an understanding of the factors influencing the interest cost of state bonds. Knowledge of these factors affecting state borrowing cost is vital to understand the workings of the American federal system, and it also helps state policy makers reduce interest costs by adjusting their strategies for financing long-term debt.

[30/5/9 \(Item 8 from file: 35\)](#) [Links](#)

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01429788 ORDER NO: AADAA-I9529553
TOWARD A NEW THEORY OF MORTGAGE POINTS (DISCOUNT POINTS)

Author: WEINSTEIN, DAVID ROEY

Degree: PH.D.

Year: 1994

Corporate Source/Institution: UNIVERSITY OF CALIFORNIA, BERKELEY (0028)

Chair: ROBERT H. EDELSTEIN

Source: Volume 5605A of Dissertations Abstracts International.

PAGE 1917 . 152 PAGES

Descriptors: ECONOMICS, FINANCE; BUSINESS ADMINISTRATION, BANKING;
BUSINESS ADMINISTRATION, MARKETING

Descriptor Codes: 0508; 0770; 0338

Mortgage choice has been cited in past literature as a signal regarding a borrower's private information. Until, now the literature has viewed the choice of discount points as an indicator of the borrower's expected time horizon. Yet, the literature has also viewed the choice of loan duration or maturity as an indicator of a borrower's expected time horizon. This thesis resolves the apparent redundancy by modelling mortgage points as a device used to separate borrowers by their levels of uncertainty regarding their time horizons once lenders have separated them by expected horizon using loan maturity. A model is developed where the borrower's choice and the lender's offer menu are functions of each other's utility maximizing moves in a dynamic game. A dynamic programming algorithm is used to price loans and model borrower behavior. Intuition is provided regarding why and when lenders desire to separate borrowers by uncertainty about their time horizons. Intuition is also provided regarding the borrower's choice of points. The seminal Rothschild and Stiglitz (1986) is revisited in the presence of transaction costs. A Rothschild Stiglitz separating equilibrium with a continuum of consumer types is possible in a world of transaction costs. The model is tested using a rich data set of mortgage loans containing information on loan and borrower characteristics as well as points paid. the tests support the theoretical assertion that uncertain borrowers prefer loans with fewer discount points than their certain cohorts, *ceteris paribus* and the maintained assumption that borrowers choosing loans with same maturity have the same expected time horizon. Insight on the effects of borrower and other loan characteristics on prepayment behavior is also provided.

30/5/11 (Item 10 from file: 35) [Links](#)

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01361910 ORDER NO: AAD94-18503

THE LENDING BEHAVIOR OF GLOBAL BANKS: A RELATIVE COMPARISON OF
UNITED STATES VS. NON-UNITED STATES BANKS

Author: CHEN, CHIA-PIN

Degree: PH.D.

Year: 1994

Corporate Source/Institution: UNIVERSITY OF KENTUCKY (0102)

Director: DONALD J. MULLINEAUX

Source: Volume 5502A of Dissertations Abstracts International.

PAGE 316 . 122 PAGES

Descriptors: BUSINESS ADMINISTRATION, BANKING; ECONOMICS, FINANCE

Descriptor Codes: 0770; 0508

Relatively little is known about the characteristics of commercial loans generated by large foreign banks relative to loans originated by domestic banking institutions. Available studies focus almost exclusively on aggregate data and fail to investigate individual loan characteristics. The purpose of this study is to examine in some detail loan characteristics such as size, maturity, borrower sales, borrower credit rating, lead-lender share, loan purpose, loan type, fees, and the pricing of loans generated by global banks outside the United States. We also compare these characteristics with those of loans generated by large domestic banking organizations. We find evidence of systematic differences with respect to several of these dimensions.

Based on the Black/Scholes option pricing theory, we develop a model relating loan rates to some of these loan characteristics, including loan size, maturity, borrower's sales, upfront fees, whether the loan is syndicated or non-syndicated or secured vs. unsecured, the credit rating of the borrower and loan purpose. Several econometric tests on the model suggest these independent variables explain the variations of the loan rate quite well. The comparative results between U.S. banks and non-U.S. banks indicate that there are no significant differences in the loan pricing processes of U.S. banks relative to non-U.S. banks for the sample consisting of publicly-rated borrowers. However, when the sample consists of nonrated borrowers, the differences between the two sets of banks become significant.

Also, for nonrated borrowers, we find that the estimated loan rates at non-U.S. banks are significantly lower than those at U.S. banks by about 7.9%. A time series analysis finds that no time effects are present in the loan pricing model. Consequently, we fail to support a hypothesized rationale involving the cost of capital as an explanation for the lower rates at non-U.S. banks.

The data for this study are obtained from a private database compiled by the Loan Pricing Corporation in New York. The package contains detailed information on 11,381 loan facilities established during 1987-92. Some 1,666 different lenders are in the database, about 500 of which are global banks outside the United States.

30/5/13 (Item 12 from file: 35) [Links](#)

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01234916 ORDER NO: AAD92-23828

ON THE DETERMINANTS OF A BORROWING COUNTRY'S CREDITWORTHINESS IN
A DEBT RESCHEDULING CONTEXT

Author: WANG, WEI

Degree: PH.D.

Year: 1992

Corporate Source/Institution: FORDHAM UNIVERSITY (0072)

Co-directors: ROBERT BRENT; DOMINICK SALVATORE

Source: Volume 5304A of Dissertations Abstracts International.

PAGE 1208 . 173 PAGES

Descriptors: BUSINESS ADMINISTRATION, BANKING; ECONOMICS, FINANCE;
BUSINESS ADMINISTRATION, MANAGEMENT

Descriptor Codes: 0770; 0508; 0454

To evaluate the creditworthiness of borrowing countries in a debt rescheduling environment, this study explores the spread determination models, in which the variation in spread among various

borrowers is explained primarily as a function of their perceived riskiness. Along the line of the Feder & Just model and the Edwards model, a reformulation is made to extend these two models into a multiperiod profit-maximizing spread determination model. This study classifies the debt rescheduling risk determinant into three major components: the rescheduling cost attributes, the country characteristics and the loan parameter vector. The data for rescheduling loans from commercial banks in this study will cover an 11 year period (1980-90) including 256 debt rescheduling observations in 42 rescheduling countries. While the empirical estimates satisfy the theoretical framework, Chow tests have shown that the structural stability needs to be implemented by a fixed-effect specification which allows for constant term and slopes varying across countries and time. A 2SLS specification has been conducted to investigate the assumed simultaneity between loan maturity and loan spread, and between management fees and loan spread. Finally, this study creates a modified spread determination model by factoring management fees into loan spread and shows it to be more accurate on risk projection.

The major conclusions from this study are: (i) Short-run (liquidity) variables have more explanatory power than long-run (solvency) variables in evaluating debt rescheduling risk. (ii) Specific country risk is less important than time related market conditions. (iii) Current aggregate investment by a country does not necessarily reduce its rescheduling risk. (iv) Loan parameters make a significant contribution to rescheduling explanation and prediction. (v) Historical rescheduling behavior provides little negative impact on borrowers' creditworthiness. (vi) Management fees need to be included as part of the spread and cannot be ignored.

30/5/16 (Item 15 from file: 35) [Links](#)

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919047 ORDER NO: AAD86-11434

THREE ESSAYS ON: TAX EFFECTS IN THE CORPORATE AND GOVERNMENT BOND MARKETS (CAPITAL STRUCTURE)

Author: ROSENGREN, ERIC

Degree: PH.D.

Year: 1986

Corporate Source/Institution: THE UNIVERSITY OF WISCONSIN - MADISON (0262)

Source: Volume 4704A of Dissertations Abstracts International.

PAGE 1431 . 153 PAGES

Descriptors: ECONOMICS, FINANCE

Descriptor Codes: 0508

This dissertation examines the role that taxes play in explaining unusual patterns in new issues of corporate debt and the pricing of debt instruments. The first essay provides a theoretical model to explain why firms alter the maturity structure of their debt over the business cycle. Using a dynamic classical model, a relation between private debt and macroeconomic variables is shown to exist when capital gains are taxed at favorable rate relative to ordinary income.

The second essay estimates the demand for new issues of long-term corporate debt. Two hypotheses are tested. The first assumes that investors maximize the after-tax returns of securities. The second assumes that investors engage in satisficing, rather than profit maximizing behavior. Empirical tests provide strong support for the satisficing model and somewhat weaker support for the differential tax hypothesis.

The third essay empirically examines how taxes affect the price of government securities selling at

a discount. Because of an anomaly in the tax code, investors who purchase bonds issued prior to July 1984 and selling at a discount can guarantee that part of their return is taxed at the favorable capital gains rate. The study concludes that arbitrage opportunities prevent a sizable tax effect in the daily price movement of securities, but that there may be a tax effect over a longer period of time.

30/5/17 (Item 16 from file: 35) [Links](#)

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900095 ORDER NO: AAD85-23296

A STUDY OF THE RELATIONSHIP BETWEEN INVOLUNTARY TERMINATION AND SELF ESTEEM: ADMINISTRATIVE IMPLICATIONS

Author: GALLAGHER, J. PAUL

Degree: ED.D.

Year: 1985

Corporate Source/Institution: NORTHEASTERN UNIVERSITY (0160)

Source: Volume 4610A of Dissertations Abstracts International.

PAGE 2871 . 178 PAGES

Descriptors: EDUCATION, ADMINISTRATION

Descriptor Codes: 0514

This study was based on the premise that involuntary termination is a critical experience for people. In particular, reactions to the critical event of involuntary termination from work were analyzed. It is maintained that the examination of these reactions provide administrators and other human development practitioners with pertinent information.

In addition to the reported reactions, the self esteem, the locus of control and relevant demographic data were gathered. A set of hypotheses were formulated as to the role of each of these factors in the individual reaction.

The subject group consisted of 259 adults, aged 18-65. The data collected was treated to a multivariate analysis of variance and covariance with repeated measures.

Of the four hypotheses tested, only the first was clearly demonstrated. A summary of the findings are: (1) The impact of involuntary termination did differ according to the perceptions of how the situation was presented. Those situations viewed most unfair also resulted in less positive impact. (2) The subject's self esteem did not affect his/her perceptions of involuntary termination. (3) Of the selected demographic variables (sex, age, level of debt, education completed), only debt situation had an overall effect with perceptions of involuntary methods. Those subjects with fair amounts of debt perceived situations #1 ("soft merited") and #2 ("soft unmerited") as more unfair. Analysis showed there was an interactive effect of sex by debt situation by education level. (4) Subjects with internal locus of control were impacted more positively than those with an external locus of control only in response to the #1 method. There was no difference in means between internal locus of control subjects and external locus of control subjects in the other methods.

Implications include: (1) Organizations must recognize the importance and validity of the human resource management functions. (2) Both the cognitive and affective needs of the terminated individuals must be addressed. (3) The focus for terminated employees must shift in the measurement of self esteem from work competencies to nonoccupational skills and competencies. (4) Involuntary termination situations must be presented in a way that maximizes feelings of control, adequacy and competence. (Abstract shortened with permission of author.)

30/5/18 (Item 17 from file: 35) [Links](#)

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867663 ORDER NO: AAD84-27952

OPTIMAL TAXATION OVER TIME AND THE TIME INCONSISTENCY PROBLEM

Author: WU, TSONG-MIN

Degree: PH.D.

Year: 1984

Corporate Source/Institution: THE UNIVERSITY OF ROCHESTER (0188)

Source: Volume 4510A of Dissertations Abstracts International.

PAGE 3188 . 138 PAGES

Descriptors: ECONOMICS, THEORY

Descriptor Codes: 0511

This dissertation research studies two related questions concerning dynamically optimal fiscal policies: the structure of optimal taxation over time and the potential time inconsistency of such taxation. Chapter One is concerned with the optimal pattern of taxation over time, given that the government must raise revenue to finance a specified time path of government expenditures. In a simple economy without capital, we first derive a general formula of optimal taxation and then give an intuitive interpretation. In contrast with some previous studies, e.g., Barro (JPE, 1979), it turns out that the optimal taxation structure depends, among other things, on individuals' preferences and productivities. Only under some special conditions does optimal taxation have a uniform structure over time. It is, however, typically desirable for the government to smooth tax rates by issuing public debt.

Lucas and Stokey (JME, 1983) show that optimal taxation policy is time inconsistent in general. However, they demonstrate that with a rich enough menu of assets, a particular debt structure will make optimal policy time consistent. Chapter two provides an economic explanation of these results. First, we know that optimal taxation formulae take into account the government's ability to influence market prices of assets. Second, in the absence of precommitment, time inconsistency occurs because the government can lower the present value of its expenditures and thus reduce the distortion from taxation by choosing to postpone taxation. Third, this approach indicates that a time inconsistent policy inflicts capital losses. Finally, a particular structure of public debt can lead the government to 'internalize' such potential capital losses and, hence, yields a time consistent policy.

Chapter three is an exploratory study of the public debt in the U.S. from 1916 to 1982. First, a brief history of the U.S. public debt management is provided. Second, a time series data of the average maturity of marketable interest-bearing debt is constructed. Finally, the behavior of this average maturity series is analyzed and compared with the predictions of the theoretical analyses in the first two chapters.

30/5/26 (Item 1 from file: 139) [Links](#)

EconLit

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718812

Title: Risk-Based Capital Standards and the Riskiness of Bank Portfolios: Credit and Factor Risks

Author: Grenadier, Steven R.; Hall, Brian J.

Author Affiliation: Unlisted; Unlisted

Publication Information: National Bureau of Economic Research, Inc, NBER Working Papers: 5178

Publication Date: 1995

Language: English

Availability: <http://www.nber.org/papers/w5178.pdf>

Document Type: Working Paper

Abstract Indicator: Abstract

Abstract: Bank risk-based capital (RBC) standards require banks to hold differing amounts of capital for different classes of assets, based almost entirely on a credit risk criterion. The paper provides both a theoretical and empirical framework for evaluating such standards. A model outlining a pricing methodology for loans subject to default risk is presented. The model shows that the returns on such loans are affected by the complicated interaction of the likelihood of default, the consequences of default, term structure variables, and the pricing of factor risks in the economy. When we examine whether the risk weights accurately reflect bank asset risk, we find that the weights fail even in their limited goal of correctly quantifying credit risk. For example, our findings indicate that the RBC weights overpenalize home mortgages, which have an average credit loss of 13 basis points, relative to commercial and consumer loans. The RBC rules also contain a significant bias against direct mortgages relative to mortgage-backed securities. In addition, we find large differences in the credit riskiness of loans within the 100 percent weight class and potentially large benefits to loan diversification, neither of which are considered in the RBC regulations. We also examine other types of bank risk by estimating a simple factor model that decomposes loan risk into term structure, default, and market risk. One implication of our findings is that although banks have reallocated their portfolios in ways intended by the RBC standards, they may have merely substituted one type of risk (term structure risk) for others (default and market risk), of which the net effect is unknown.

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~~Non-Patent Literature Abstracts cont.

EBSCOhost

Wednesday, September 24, 2008 5:39:52 PM
Query Limiters/Expanders Last Run Via Results
S7 predict*** and behavior and loan* Search modes - Boolean/Phrase Interface - EBSCOhost
Search Screen - Advanced Search
Database - Internet and Personal Computing Abstracts 0
S6 "strategic analytics" Search modes - Boolean/Phrase Interface - EBSCOhost
Search Screen - Advanced Search
Database - Internet and Personal Computing Abstracts 1
S5 lookahead Search modes - Boolean/Phrase Interface - EBSCOhost
Search Screen - Advanced Search
Database - Internet and Personal Computing Abstracts 0
S4 PREDICTING BEHAVIOR Search modes - Boolean/Phrase Interface - EBSCOhost

Search Screen - Advanced Search
Database - Internet and Personal Computing Abstracts 3
S3 VINTAGE MATURATION Search modes - Boolean/Phrase Interface - EBSCOhost
Search Screen - Advanced Search
Database - Internet and Personal Computing Abstracts 0
S2 predict*** 5N behavior 5N loan* Search modes - Boolean/Phrase Interface - EBSCOhost
Search Screen - Advanced Search
Database - Internet and Personal Computing Abstracts 0

~~Non-Patent Literature Full-Text

[File 625] American Banker Publications 1981-2008/Jun 26

(c) 2008 American Banker. All rights reserved.

**File 625: This file no longer updates. Use Newsroom Files 989 and 990 for current records.*

[File 268] Banking Info Source 1981-2008/Sep W2

(c) 2008 ProQuest Info&Learning. All rights reserved.

[File 626] Bond Buyer Full Text 1981-2008/Jul 07

(c) 2008 Bond Buyer. All rights reserved.

**File 626: This file no longer updates. Use Newsroom Files 989 and 990 for current records.*

[File 267] Finance & Banking Newsletters 2008/Sep 15

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[File 485] Accounting & Tax DB 1971-2008/Sep W2

(c) 2008 ProQuest Info&Learning. All rights reserved.

[File 996] NewsRoom 2000-2003

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[File 15] ABI/Inform(R) 1971-2008/Sep 24

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[File 16] Gale Group PROMT(R) 1990-2008/Sep 15

(c) 2008 Gale/Cengage. All rights reserved.

**File 16: Because of updating irregularities, the banner and the update (UD=) may vary.*

[File 148] Gale Group Trade & Industry DB 1976-2008/Sep 22

(c) 2008 Gale/Cengage. All rights reserved.

**File 148: The CURRENT feature is not working in File 148. See HELP NEWS148.*

[File 160] Gale Group PROMT(R) 1972-1989

(c) 1999 The Gale Group. All rights reserved.

[File 275] Gale Group Computer DB(TM) 1983-2008/Sep 12

(c) 2008 Gale/Cengage. All rights reserved.

[File 621] Gale Group New Prod.Annou.(R) 1985-2008/Sep 03

(c) 2008 Gale/Cengage. All rights reserved.

[File 9] Business & Industry(R) Jul/1994-2008/Sep 15

(c) 2008 Gale/Cengage. All rights reserved.

[File 20] Dialog Global Reporter 1997-2008/Sep 24

(c) 2008 Dialog. All rights reserved.

[File 610] Business Wire 1999-2008/Sep 24

(c) 2008 Business Wire. All rights reserved.

**File 610: File 610 now contains data from 3/99 forward. Archive data (1986-2/99) is available in File 810.*

[File 613] PR Newswire 1999-2008/Sep 24

(c) 2008 PR Newswire Association Inc. All rights reserved.

*File 613: File 613 now contains data from 5/99 forward. Archive data (1987-4/99) is available in File 813.

[File 624] McGraw-Hill Publications 1985-2008/Sep 24

(c) 2008 McGraw-Hill Co. Inc. All rights reserved.

*File 624: Journal updates now current

[File 636] Gale Group Newsletter DB(TM) 1987-2008/Sep 16

(c) 2008 Gale/Cengage. All rights reserved.

[File 634] San Jose Mercury Jun 1985-2008/Sep 16

(c) 2008 San Jose Mercury News. All rights reserved.

[File 810] Business Wire 1986-1999/Feb 28

(c) 1999 Business Wire . All rights reserved.

[File 813] PR Newswire 1987-1999/Apr 30

(c) 1999 PR Newswire Association Inc. All rights reserved.

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; d s
Set      Items      Description
S1      7081528    S (PREDICT??? OR FORECAST??? OR MODEL??? OR
MODELL??? OR STRESS()TEST??? OR ANALYSIS OR ANALYZ??? OR
PROJECT??? OR FUTURE) (10N) (BEHAVIOR? ? OR IMPACT??? OR
PERFORMANCE OR PERFORM??? OR EFFECT??? OR FACTOR? ? OR REACTION?
? OR REACT??? OR RESPOND??? OR RESPONSE? ? OR CONDITION? ? OR
VARIABLE? ?)
S2      178115     S S1 (10N) (LOAN? ? OR CREDIT OR DEBT? ? OR
LINE? ? (1W) CREDIT OR LEASE? ? OR LENDING OR PORTFOLIO? ?)
S3      11947      S (MATURATION OR AGE OR MATUR??? OR VINTAGE OR
DECOMPOS???) (5N) (LOAN? ? OR CREDIT OR DEBT? ? OR LINE? ? (1W)
CREDIT OR LEASE? ? OR COMPONENT? ?)
S4      21444      S (EXOGENOUS OR OUTSIDE OR EXTERNAL?? OR
COMPETITIVE) (5N) (IMPACT? ? OR EFFECT? ? OR INFLUENCE? ? OR
ISSUE? ? OR FACTOR? ? OR SHOCK? ? OR VARIABLE? ? OR CONDITION? ?
OR CHANG??)
S5      19460      S SEASON OR SEASONS OR SEASONAL OR SEASONALITY
OR TIME(1W)YEAR OR TIME()SERIES OR CALENDAR()YEAR
S6      36224      S (MANAGEMENT?? OR MANAGERIAL OR EXECUTIVE? ? OR
CEO OR DIRECTOR? ? OR BUSINESS) (5N) (HISTORICAL OR HISTORY OR
DECISION? ? OR ACTION? ? OR POLICY OR POLICIES OR RESPONSE? ? OR
RESPOND??? OR REACT??? OR REACTION? ? OR CHANG??)
S7      74522      S (ECONOMIC OR MACROECONOMIC) (5N) (IMPACT? ? OR
EFFECT? ? OR INFLUENCE? ? OR ISSUE? ? OR FACTOR? ? OR SHOCK? ?
OR VARIABLE? ? OR CONDITION? ? OR ENVIRONMENT OR SITUATION? ? OR
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INDICATOR? ? OR DATA OR OUTLOOK OR ACTIVITY OR EVENT? ? OR CHANGE? ?) OR ECONOMY

S8 52094 S MARKETING OR ADS OR ADVERTISING? ? OR ADVERT? ? OR AD OR ADVERTISEMENT? ?

S9 104547 S DEMOGRAPH? OR POPULATION()BASED OR AGE OR SEX OR ECONOMIC()STATUS OR EDUCATION OR INCOME OR EMPLOYMENT OR TREND? ? OR MARKET()RESEARCH OR SEGMENTATION

S10 119961 S ATTRITION OR UTILIZATION OR FEES OR DELINQUENCY OR WRITE()OFF OR PREPAYMENT OR DELINQUENC??? OR LOSSES OR DOLLARS OR CASH OR REVENUE OR CREDIT()(LOSS OR RISK)

S11 2106 S NON()LINEAR DYNAMICS OR DECOMPOS? OR ALGORITHMS

S12 2111 S AU=(BREEDEN, J? OR BREEDEN J? OR BREEDEN (1N) (J OR JOSEPH OR JOE) OR FRANKLIN, R? OR FRANKLIN R? OR FRANKLIN (1N) R OR FRANKLIN, D? OR FRANKLIN D? OR FRANKLIN (1N) (D OR DAVID) OR GIANCOLA, A? OR GIANCOLA A? OR GIANCOLA (1N) (A OR ANTHONY OR T OR TONY))

S13 3012 S S2 (S) S3

S14 831 S S13 (S) S4

S15 48 S S14 (S) S5

S16 48 S S15 (S) (S6 OR S7 OR S8 OR S9 OR S10 OR S11)

S17 39 RD (unique items)

S18 0 S S17 NOT PY>2000

S19 1318 S S13 (S) (S4 OR S7)

S20 176 S S19 (S) S6

S21 135 RD (unique items)

S22 6 S S21 NOT PY>2001

S23 20 S STRATEGIC()ANALYTICS AND LOOKAHEAD

S24 10 RD (unique items)

S25 291 S S2 (10N) DRIVERS

S26 48 S S25 (S) (ECONOMIC? ? OR MACROECONOMIC? ? OR ECONOMY)

S27 28 S S26 (S) (MANAGEMENT?? OR MANAGERIAL OR EXECUTIVE? ? OR CEO OR DIRECTOR? ? OR BUSINESS)

S28 17 RD (unique items)

S29 578 S VINTAGE (2W) (LOAN? ? OR MATURATION)

S30 27 S S29 (S) S2

S31 24 S S30 NOT S28

S32 19 RD (unique items)

S33 19 S S32 (S) (S3 OR S4 OR S5 OR S6 OR S7 OR S8 OR S9 OR S10 OR S11)

S34 25 S S29 (S) DRIVER? ?

S35 16 S S34 NOT (S22 OR S24 OR S28 OR S33)

S36 16 S S35 AND (PREDICT??? OR FORECAST??? OR MODEL??? OR MODELL??? OR STRESS()TEST??? OR ANALYSIS OR ANALYZ??? OR PROJECT??? OR FUTURE)

S37 17 S S12 AND S2

S38..... 11 RD (unique items)

22/3,K/6 (Item 6 from file: 996) [Links](#)

NewsRoom 2000-2003

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0202514866 15AP0GJK

Repeats: Futures volume and open interest totals-Jan... - Part 2

FWN SELECT

Thursday , January 25, 2001

Journal Code: ALMG Language: ENGLISH Record Type: Fulltext

Document Type: Newswire

Word Count: 27,482

Text:

...purchasing decisions over the Internet, no assurance can be given of the impact of technological changes on the Company's business nor of the effects of market acceptance of advances in technology made by the Company...

...i) Changes in government regulation, including tax rates and their effects on corporate structure.

(j) Changes in inflation and other general economic conditions affecting financial markets, both domestically and

internationally (e.g., marketable security values as well as... results of operations for fiscal year 1998. As of January 1, 1999, the Mexican economy was no longer considered highly inflationary according to the SEC staff. Accordingly, subsequent to January...938,831

===== ===== In April 1997, the Company completed the syndication of a \$600,000 revolving credit facility ("Revolving Credit Facility"). The Revolving Credit Facility matures on April 30, 2002 and contains a facility fee which was 22.5 basis points...

24/3,K/1 (Item 1 from file: 625) [Links](#)

American Banker Publications

(c) 2008 American Banker. All rights reserved.

0268108

Household Installs Forecasting Software

American Banker - September 26, 2002 ; Pg. 12 ; Vol. 167 , No. 185

Document Type: Journal Language: English Record Type: Fulltext

Word Count: 116

Text:

Strategic Analytics Inc., a software company that offers products designed to forecast the behavior of customers in...

...a new client, the mortgage and credit card lender Household

International Inc.

Household has installed Strategic Analytics' LookAhead forecasting and portfolio intelligence software in several of its largest consumer loan portfolios, the vendor...

Company Names (DIALOG Generated) :

Household ; Strategic Analytics Inc

24/3,K/2 (Item 1 from file: 268) [Links](#)

Banking Info Source

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00442208 258792991 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Household looks ahead

Anonymous

Collections & Credit Risk , v 7 , n 12 , p 18 , Dec 2002 Document Type: Periodical; News

Language: English Record Type: Fulltext

Word Count: 397

Abstract:

Strategic Analytics says Household International, the fifth-largest consumer lender in the US, has successfully implemented Strategic Analytics' LookAhead portfolio intelligence and forecasting software across several of their largest consumer loan portfolios.

Text:

Strategic Analytics says Household International, the fifth-- largest consumer lender in the U.S., has successfully implemented Strategic Analytics' LookAhead portfolio intelligence and forecasting software across several of their largest consumer loan portfolios. The move is intended to bring significant new risk management and forecasting capabilities to the organization. LookAhead Software, a full portfolio forecasting system, separates and quantifies the core drivers of portfolio behavior...

...and dollars, such as attrition, utilization, fees, delinquency, write-off, and prepayment. The unique technology, Strategic Analytics says, enables consumer financial services companies and banks to understand and more accurately forecast their...

24/3,K/3 (Item 1 from file: 996) [Links](#)

NewsRoom 2000-2003

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0517508087 15YC07WQ

Household Installs Forecasting Software

American Banker (USA) , v 167 , n 185 , p 12

Thursday , September 26, 2002

Journal Code: ANYY Language: English Record Type: Fulltext

Document Type: Newspaper Section Heading: Technology ISSN: 0002-7561

Word Count: 129

Text:

Strategic Analytics Inc., a software company that offers products designed

...a new client, the mortgage and credit card lender Household International Inc.

Household has installed Strategic Analytics' LookAhead forecasting and portfolio intelligence software in several of its largest consumer loan portfolios, the vendor...

Company Names: HOUSEHOLD; STRATEGIC ANALYTICS

Dialog Update Date:

24/3,K/4 (Item 2 from file: 996) [Links](#)

NewsRoom 2000-2003

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0516507518 15Y907AX

Strategic Analytics Installs LookAhead(TM) Software

PR Newswire

Tuesday , September 24, 2002

Journal Code: ALSA Language: English Record Type: Fulltext

Document Type: Newswire

Word Count: 551

Strategic Analytics Installs LookAhead(TM) Software

Text:

SANTA FE, N.M., Sept. 24 /PRNewswire/ -- Strategic Analytics is pleased to announce an important client relationship with Household International, the fifth-largest consumer lender in the US. Household has successfully implemented Strategic Analytics' LookAhead(TM) portfolio intelligence and forecasting software across several of their largest consumer loan portfolios to...

...capabilities to the organization.

Gary Harman, Group Director, Corporate Credit Risk Management for Household states, "Strategic Analytics has created a platform that is both mathematically rigorous and yet flexible enough to accommodate..."

Strategic Analytics' LookAhead(TM) Software, a full portfolio forecasting system, separates and quantifies the core drivers of portfolio...

...dollars, such as attrition, utilization, fees, delinquency, write-off, and prepayment.

David Franklin, CEO of Strategic Analytics, expects success in 2002 to continue for 2003. "We are very pleased with the progress..."

The analytic technology contained in the software is patent pending and was developed by Strategic Analytics to specifically address data modeling and forecasting issues in consumer portfolios. The approach is unique...

...statistical or modeling training but should be well qualified in consumer portfolio management concepts.

About Strategic Analytics

Strategic Analytics, founded in 1999, markets a suite of proprietary software products and services to financial services...

...company's website at www.household.com .

For information contact: Charles Hoy, Marketing Director of Strategic Analytics Inc., +1-505-438-9501, ext. 104, or Fax, +1-505-474-4905, hoy@strategicanalytics.com.

MAKE YOUR OPINION COUNT - Click Here

<http://tbutton.prnewswire.com/prn/11690X84323728>

SOURCE Strategic Analytics

CONTACT: Charles Hoy, Marketing Director of Strategic Analytics Inc., +1-505-438-9501, ext. 104, or Fax, +1-505-474-4905, [hoy@strategicanalytics...](mailto:hoy@strategicanalytics.com)

Company Names: Strategic Analytics; Household International; HOUSEHOLD INTERNATIONAL INC

Dialog Update Date:

24/3,K/5 (Item 3 from file: 996) [Links](#)

NewsRoom 2000-2003

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0268547337 15GT1G78

The Presenters.(New Mexico businesses)

New Mexico Business Journal , v 25 , n 4 , p TVC-7

Friday , June 1, 2001

Journal Code: AKBE Language: ENGLISH Record Type: Fulltext

Document Type: Trade Journal ISSN: 0164-6796

Word Count: 6,321

Text:

...1,875,000
2003: 10,940,000

2004: 44,530,000

2005: 75,130,000

Strategic Analytics

3900 Paseo del Sol, Suite 330

Santa Fe, NM 87505

(505) 438-9501

Email: franklin...

...In Attendance: R. David Franklin, CEO and Joseph L. Breeden, Ph.D., President
Business Description: Strategic Analytics (SA) has developed a proprietary analytic modeling technology that enables broad new capabilities for companies...

...their businesses and to quantify the impacts of outside shocks to their customer portfolios. Our LookAhead software solution (100% Java) provides a robust simulation of the business and its key drivers...

...rapidly changing business conditions and complex consumer lifecycle questions present classic and problematic management issues. LookAhead is designed for financial products such as credit cards, line of credit/personal loans, auto...

Company Names: ...MICROCHEMLAB; MANAGEMENT; OPTICAL INSIGHTS; MANAGEMENT; PMP SOFTWARE; MANAGEMENT; SENSOOLVE, INC.; MANAGEMENT; SILVERWEB PRODUCTION TECHNOLOGIES; MANAGEMENT; STRATEGIC ANALYTICS; MANAGEMENT; VISWAVE DATABASE VISUALIZATION SOLUTIONS; MANAGEMENT; VOYAGER COMMUNICATIONS GROUP, INC.; MANAGEMENT; ZTEC INC.; MANAGEMENT; ALTERNATIVE... ...SYSTEMS; ENGINEERED COLLECTIVES; GRATINGS; KEMTEK PHARMACEUTICALS; MICROCHEMLAB; OPTICAL INSIGHTS; PMP SOFTWARE; SENSOOLVE; SILVERWEB PRODUCTION TECHNOLOGIES; STRATEGIC ANALYTICS; VISWAVE DATABASE VISUALIZATION SOLUTIONS; VOYAGER COMMUNICATIONS GROUP; ZTEC; FINANCING GROUP INC; FOUNDERS; EMAIL LTD; EVOLVING...

Dialog Update Date:

28/3,K/1 (Item 1 from file: 268) [Links](#)

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00443225 275169881 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Managing merchant default risk

Moore, Matthew A; Gunderson, Cory S

Collections & Credit Risk , v 8 , n 1 , p 42-43 , Jan 2003 Document Type: Periodical; News

Language: English Record Type: Fulltext

Word Count: 1,057

ARTICLE REFERENCE NUMBER:

...all key risk-related decisions not elevated for consideration by the risk committee.

The portfolio management group is responsible for evaluating and monitoring the macro-level risk profile of the merchant portfolio and the macro-economic factors impacting it. Portfolio management defines the analysis to be performed on the merchant portfolio. This group is charged with identifying potential loss drivers and recommending policy or procedural changes that address those risk drivers at a portfolio level...

28/3,K/2 (Item 2 from file: 268) [Links](#)

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00442208 258792991 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Household looks ahead

Anonymous

Collections & Credit Risk , v 7 , n 12 , p 18 , Dec 2002 Document Type: Periodical; News

Language: English Record Type: Fulltext

Word Count: 397

Text:

...of their largest consumer loan portfolios. The move is intended to bring significant new risk management and forecasting capabilities to the organization. LookAhead Software, a full portfolio forecasting system, separates and quantifies the core drivers of portfolio behavior: vintage maturation effects, outside impacts from the economy, policy changes, seasonality, and originations quality. These measures are then used to automatically model and...

...more accurately forecast their consumer portfolios, which is considered a crucial capability during times of economic uncertainty. Please visit www.strategicanalytics.com for additional information.

28/3,K/3 (Item 1 from file: 996) [Links](#)

NewsRoom 2000-2003

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0523520138 15YR0MP9

Top Investment Pros to Test 2003 Strategies

PR Newswire

Monday , October 7, 2002

Journal Code: ALSA Language: English Record Type: Fulltext

Document Type: Newswire

Word Count: 422

Text:

...series of peer-to-peer dialogs, interviews, and panel discussions, conferees will explore the key drivers needed for improved investment performance including innovative risk management tools, alternative valuation techniques, advanced equity analysis and style investing for effective portfolio management.

28/3,K/4 (Item 2 from file: 996) [Links](#)

NewsRoom 2000-2003

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0462042409 15UW19F8

Bullrun enhances software.

Fund Action , v 13 , n 23 , p 4(1)

Monday , June 10, 2002

Journal Code: AAKX Language: English Record Type: Fulltext

Document Type: Newsletter ISSN: 1054-5956

Word Count: 309

Text:

...and president, said the upgraded software will be offered later this month and will allow portfolio managers to analyze portfolio performance and their personal performance in real-time. Bullrun's attribution analysis uncovers the drivers behind a portfolio's performance, giving professionals insight into whether the stocks they selected outperformed the market, or whether the...

33/8,K/5 (Item 1 from file: 485) [Links](#)

Accounting & Tax DB

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** FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 **

00785584 Supplier Number: 64828906

Stress and defaults in CMBS deals: Theory and evidence

Word Count: 4165 Line Count: 379

Fall 2000

Geographic Names: United States; US

Descriptors: Studies; Risk; Benchmarks; Real estate; Theory; Investment

Classification Codes: 9190 (CN=United States); 9130 (CN=Experimental/Theoretical); 8360 (CN=Real estate); 3400 (CN=Investment analysis & personal finance); Accounting & Tax

DB_1971-2008/Sep W2

Supplier Number: Text:

...hand, even if all the loan performance numbers we would like to have for 1990s vintage loans were available, the problem is that there is no "stress" in the unwaveringly positive 1990s...

38/8,K/3 (Item 3 from file: 268) [Links](#)

Banking Info Source

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00398552 71046711 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Measuring branch performance

Apr 2001

Word Count: 2,224

Special Features: Photograph

Classification: 8120 (CN=Retail banking); 9190 (CN=United States); 5320 (CN=Quality control)

Descriptors: Branch banking; Credit unions; Performance evaluation; Methods; Manycompanies

Geographic Names: United States; US

PRINT MEDIA ID: 14736 Franklin, Diane
ARTICLE REFERENCE NUMBER:

...reassignment of loan personnel might be appropriate-for instance, if one location has three strong loan personnel and a nearby branch needs help with its loan performance.

USING SPREADSHEET MODELS

Branch level performance can be projected using spreadsheet models. For instance, Credit Union of America in Wichita, Kan., has two ...t have the password.)

The spreadsheet for new branch offices is a three-year business forecast that facilitates making assumptions about such variables as deposits, loans, shares, asset growth and staffing requirements.

"The spreadsheet makes it easy and quick to change..."

38/8,K/4 (Item 4 from file: 268) [Links](#)

Banking Info Source

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00397760 69226415 (USE FORMAT 7 OR 9 FOR FULLTEXT)

The credit union advocate

Mar 2001

Word Count: 2,502

Classification: 8120 (CN=Retail banking); 1210 (CN=Politics & political behavior); 9190 (CN=United States); 2110 (CN=Boards of directors); 2430 (CN=Business-Government relations)

Descriptors: Credit unions; Politics; Advocacy; Boards of trustees

Geographic Names: United States; US

PRINT MEDIA ID: 14736 Franklin, Diane

ARTICLE REFERENCE NUMBER:

...have input into new credit union law in Suriname."

Schaefer also participated in evaluating a credit union strengthening project in Ecuador in 1998. This project was particularly effective, he reports, when the country hit a severe financial crisis. "The World Council team, led...

38/8,K/5 (Item 5 from file: 268) [Links](#)

Banking Info Source

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00381259 50975808 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Member gazing

Mar 2000

Word Count: 1,873

Special Features: Photograph

Classification: 8120 (CN=Retail banking); 7100 (CN=Market research); 9190 (CN=United States)

Descriptors: Credit unions; Polls & surveys

Geographic Names: United States; US

PRINT MEDIA ID: 14736 Franklin, Diane

ARTICLE REFERENCE NUMBER:

...to an outside source for at least certain aspects of market research, if not the project as a whole.

"Credit unions may be effective in developing a survey, and we do know a number of success stories of very..."

38/8,K/6 (Item 1 from file: 485) [Links](#)

Accounting & Tax DB

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00991593 Supplier Number: 690280041

Stress Testing 2004-05 Retail Organizations

Sep 2004

Geographic Names: United States; US

Descriptors: Portfolio performance; Risk management

Classification Codes: 3400 (CN=Investment analysis & personal finance); 9190 (CN=United States); Accounting & Tax DB_1971-2008/Sep W2

Breeden, Joseph L

Abstract:

...lots of people used the words "stress testing," but not many people knew how to stress test portfolios. Then came Basel II and a ready response to "Why stress test?" But more recently, people have come to see that there is business value in stress...

...structure of forecast models, 2. testing the impact of operational events, or 3. testing the impact of extreme macroeconomic environments. Creating a scenario-based forecasting model is where retail lending diverges from commercial lending.

38/8,K/7 (Item 2 from file: 485) [Links](#)

Accounting & Tax DB

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00964211 Supplier Number: 421213881

Portfolio forecasting tools: What you need to know

Oct 2003

Geographic Names: United States; US

Descriptors: Portfolio management; Forecasting; Credit management; Credit analysis; Banking industry

Classification Codes: 9190 (CN=United States); 8100 (CN=Financial services industry); 3200 (CN=Credit management); Accounting & Tax DB_1971-2008/Sep W2

Breeden, Joseph L

Abstract:

...article introduces 3 areas of analysis: 1. historical, 2. baseline, and 3. multiple-scenario. Retail loan portfolio forecasts are a pooled analysis of some performance metric of interest, such as attrition or prepayment, balances or utilization, delinquency, losses, fees, up-sell or cross-sell, recoveries, etc. The goal is to predict monthly performance from one month to several years into the future. Fundamental to any portfolio is an understanding of the life cycles in any performance metric. Seasonality is the most...

38/8,K/8 (Item 1 from file: 996) [Links](#)

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0709561326 16AC1VWF

Portfolio forecasting tools: what you need to know.(Retail Risk)

RMA Journal

Wednesday , October 1, 2003

Word Count: 5,127

Company Names: PORTFOLIO; LIFECYCLES

Event Names: CORPORATE FINANCIAL DATA; CORPORATE FUNDING; CORPORATE PERFORMANCE; FORECASTS; INVESTMENT; PRODUCTIVITY; THEORETICAL ANALYSIS

Industry Names: CORPORATE; CORPORATE PERFORMANCE; CREDIT; ECONOMIC FORECAST; ECONOMIC INDICATORS; FINANCIAL SERVICES; INVESTMENT

Journal Region: USA
Journal Subject: Banking and Insurance
Breeden, Joseph L.

Text:

...lending involves some form of forecasting. For the present discussion, we focus primarily on retail loan portfolio forecasts. This is a pooled analysis of some performance metric of interest, such as attrition or prepayment, balances or utilization, delinquency, losses tees, up...months-on-books.

The maturation process is one of the most predictable aspects of the portfolio. When cleaned of variation in originations quality and environmental impacts, it provides an immediate boost for portfolio forecasting efforts.

The specific shape of the maturation curve varies across products and demographic segments. Figures...

...corrections. This is what management is paid to do. Yet management actions can confound any portfolio analysis.

Embedded in the portfolio performance metrics are changes in collections policies, credit line assignment, system outages, database changes, etc.

These effects must be identified and extracted so that the forecast does not implicitly assume a replay of past actions. Few organizations maintain detailed logs of...that may not be appropriate for individual portfolios.

* Availability for near-prime, subprime, and regional portfolios limited to just a few variables.

Industry-wide indices or forecasts are really best when integrated with an internal forecasting methodology in order to overcome data...generation of nonlinear statistics packages is probably best suited to account level scoring. To be effective in portfolio forecasting, these seemingly sophisticated techniques are best hybridized with a more structural approach that understands retail...

...of consumer lending.

* Not available in mass-market statistical packages.

* Technically difficult to implement.

Econometric Models
Modeling macroeconomic impacts is of great interest for portfolio forecasting today. Although in some

texts econometric modeling is even defined to include simple regression, here we are interested in relating macroeconomic variables to portfolio performance. The goal is to understand and predict the economy's impact on the portfolio. A wide variety of models are used to create this relationship.

Pros:

- * The economy is the most important uncontrolled driver of portfolio performance. Any model can serve as a qualitative guide.

Cons:

- * Finding a good portfolio performance measure to predict is difficult. To get a clean signal, the many other portfolio drivers need to be removed.
- * Getting a long enough time series to model is a...
...based forecasts are clearly high value. Perhaps equally valuable is being able to explain the factors contributing to a forecast.

Figure 8 shows an example of a portfolio where the forecast was \$500 million. This could be prediction of delinquent receivables 12 months...

Industry Names: CORPORATE; CORPORATE PERFORMANCE; CREDIT; ECONOMIC FORECAST; ECONOMIC INDICATORS; FINANCIAL SERVICES; INVESTMENT
Journal Region:

38/8,K/9 (Item 2 from file: 996) [Links](#)

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0505044221 15XL1C5W

Retail loan portfolio dynamics becoming a better vintner. (Retail Lending).

RMA Journal

Sunday , September 1, 2002

Word Count: 3,222

Company Names: IMF

Event Names: FORECASTS; GOVERNMENT; INVESTMENT; MONETARY POLICY; POLITICAL AND PUBLIC AFFAIRS; PRODUCT LAUNCHES; PRODUCTIVITY; THEORETICAL ANALYSIS

Geographic Names: ASIA

Industry Names: ALCOHOLIC DRINKS; CREDIT; DRINK; FINANCIAL SERVICES; INVESTMENT; WINES

Journal Region: USA

Journal Subject: Banking and Insurance

Breeden, Joseph L.

Text:

...help ensure they do, some organizations are using new techniques for quantifying the drivers of portfolio performance. These new techniques analyze retail loan "vintages," groups of accounts originated in a given time period.

Surprise is the enemy of...

...of the vineyard would be replaced with the reproducibility of the brewing tank.

Measuring the impact of the environment is arguably the most challenging of portfolio modeling tasks. The two most common approaches are total portfolio analysis and vintage level analysis. A few organizations go a step further to computing maturation...

...is the simplest and most widely used. This once-standard approach of directly comparing total portfolio performance to macroeconomic variables by way of econometric models has been widely discredited. Changes in segment mix, changes in credit policies, and the maturation of the portfolio all contribute to confound the estimation of macroeconomic...

...long-term trends are crucial for macroeconomic comparisons, none of these approaches reproduces the environmental impacts sufficiently to support econometric modeling.

Even going outside the portfolio to industry averages can leave management in doubt. has the industry shift to subprime lending...

...correlations to macroeconomic data. Industry data alone is not a complete answer for understanding external impacts on a portfolio.

Seasonality and Other Shocks

Portfolio analysis cannot be complete without a detailed study of seasonality. Intuitively, it is the simplest component...

...instability than a polynomial or moving average detrending can correct.

The final step in understanding portfolio performance is to analyze consumer response to credit policy changes, systems changes, and other management actions. Ideally, these ...four years of performance data. When archiving account-level data, these limitations are natural. However, analyzing portfolio performance does not necessarily require account-level data. All of the preceding analysis can be done...

...touching every account in the database, which is the worst-case scenario for relational database performance. For portfolio analysis, a separate database with a time-series orientation is preferable. Recent developments suggest that this...

...the vintages in a different direction. Nonlinear partial differential equations provide a natural framework for analyzing such overlapping waves. The major components of portfolio performance (originations quality, maturation, and environmental impacts) are extracted in a mutually independent fashion. The result...

...environment, quantification of originations quality independent of the environment, and a better measure of environmental impacts than is available from industry-wide data. Most importantly, this analysis can be performed on the short, noisy datasets common among retail lending institutions.

Analysis of commercial loan portfolios has been revolutionized over the last decade through the introduction of sophisticated mathematical techniques. Because...

...adequate reserves are maintained and that corrective actions are taken well in advance of deteriorating conditions. Improved loss forecasting also facilitates the allocation of capital to loan portfolios and can either free excess capital for use elsewhere within the organization or can identify...

38/8,K/10 (Item 1 from file: 15) [Links](#)

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USE FORMAT 7 OR 9 FOR FULL TEXT

Retail Portfolio Optimization

Word Count: 2986 Length: 6 Pages

Oct 2006

Geographic Names: United States--US

Descriptors: Retail banking; Optimization; Portfolio diversification; Profit maximization; Volatility; Theory

Classification Codes: 9190 (CN=United States); 8120 (CN=Retail banking); 3400 (CN=Investment analysis & personal finance)

Print Media ID: 18083

Breeden, Joseph L

Text:

...portfolio optimization is a bad idea.⁴ In fact, the author's own experience with forecasting tradable instruments is that uniform weighting usually performed better in real life than the "optimal" solution from portfolio theory.

The reason for the difficulty is in trying to estimate expected return, volatility, and...

...is different. Retail loan consumers, for the most part, do not care what you might predict about their behavior.

Consumers know that credit scores exist to predict their behavior, but they do not take financially unreasonable actions to defeat those scores. Consumer balance sheets...

...volatility. Taking the historical profitability time series and computing the volatility does not correctly reflect future volatility because of the impact of marketing.

Consider an auto loan portfolio that management decides to grow dramatically. In one year, the portfolio grows 30%. Because of...

...something else? Actually, almost all retail portfolios today use intuition rather than optimization to guide portfolio management. Historically, this made sense because the available models and data were insufficient to support true optimisation. Performance metrics have been computed by finance departments for decades, but these are almost universally retrospective...

38/8,K/11 (Item 2 from file: 15) [Links](#)

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02500049 228047971

Retail loan portfolio dynamics: Becoming a better vintner

Sep 2002

Geographic Names: United States; US

Descriptors: Bank portfolios; Asset liability management; Portfolio performance; Risk management; Loan originations

Classification Codes: 9190 (CN=United States); 3200 (CN=Credit management); 8120 (CN=Retail banking)

Print Media ID: 18083

Breeden, Joseph L

Abstract:

...help ensure they do, some organizations are using new techniques for quantifying the drivers of portfolio performance. These new techniques analyze retail loan "vintages," groups of accounts originated in a given time period. Credit bureau scores are the...

...to provide a visual method for adjusting vintage performance for the maturation process. Measuring the impact of the environment is arguably the most challenging of portfolio modeling tasks. Portfolio analysis cannot be complete without a detailed study of seasonality. The final step in understanding portfolio performance is to analyze consumer response to credit policy changes, systems changes, and other management actions. There are numerous, substantial benefits to be...